



#### VEHICLE SERVICE AGREEMENT

Palmer Administrative Services, Inc. 3430 Sunset Avenue Ocean. NJ 07712

Congratulations on **Your** purchase. **You** have selected a comprehensive **Vehicle Service Agreement**, which provides **You** with peace of mind and security against mechanical **Faîlures** cited in the terms herein.

# CUSTOMER SERVICE - 1 (800) 599-9557

CLAIMS - 888-802-8217

## IMPORTANT INFORMATION YOU NEED TO KNOW

Please look for **Your "Service Agreement"** number on the **Declaration Page**. Please refer to this number in any written or verbal communication, such as requesting information or filing a claim.

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I have read and understand this **Service Agreement** in its entirety. Without limiting the specific provisions of this **Service Agreement**, I hereby acknowledge the following:

- Coverage listed in your contract is not subject to any verbal representation made by the seller of this contract
- This Service Agreement is issued exclusively to me with respect to the Vehicle identified on the Declaration Page.
- In order to keep this Service Agreement in effect, I must perform the oil changes and at regular intervals as required by the section WHAT YOU MUST DO TO KEEP YOUR SERVICE AGREEMENT IN EFFECT.
- All work covered by this Service Agreement must be performed by a repair facility authorized by the Administrator.

#### **DEFINITIONS**

The following definitions apply to words frequently used in this Service Agreement and appear in boldface type.

Administrator – refers to Palmer Administrative Services, Inc.

**Coverage** - refers to the component protection **You** have chosen as shown on the **Declaration Page**.

Declaration Page refers to the numbered (Service Agreement Number) document, which is enclosed and becomes part of this Service Agreement. It provides information about You, Your Vehicle, Coverage chosen and other significant data.

**Deductible** - refers to the **Deductible** type and amount **You** will need to pay, as shown in the **Declaration Page** for each component covered under this contract.

**Failure**—refers to 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** at the mileage when the **Failure** occurs.

**Service Agreement –** The **Declaration Page** and these Terms and Conditions comprise this **Service Agreement**.

**Vehicle** – refers to the **Vehicle**, which cannot be used for rental, emergency or for-hire purposes.





**We**, **Us**, **Our** – refers to the entity "the obligor" who is obligated to perform under this **Service Agreement**.

You, Your – refers to the **Service Agreement** holder named on the **Declaration Page** or the person to whom this **Service Agreement** was properly transferred.

## **VEHICLE SERVICE AGREEMENT TERMS AND CONDITIONS**

This Service Agreement is subject to the following provisions:

#### 1. SERVICE AGREEMENT PERIOD

Coverage under this Service Agreement begins on the thirty-first (31<sup>st</sup>) day after the Service Agreement sale date and one thousand (1,000) miles from the odometer reading at the time of the sale, and will expire according to time and/or mileage of the Service Agreement selected, whichever occurs first, as shown on Your Declaration Page. A used Vehicle Service Agreement expiration is measured from the Service Agreement purchase date and the odometer mileage at Service Agreement purchase date.

## 2. FAILURE OF COVERED PARTS AND LABOR

We will pay or remourse You for reasonable costs to repair or replace any Failure of a part and labor included in Your Coverage. Replacement parts may be new, remanufactured or replacement parts of like kind and quality.

## 3. TERRITORY

This **Service Agreement** 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.

## LIMIT OF LIABILITY

The aggregate total of provider's limit of liability for all benefits paid or payable during the term of this service agreement shall not exceed the NADA fair trade in value or \$25,000 whichever is less.

#### 5. OUR RIGHT TO RECOVERY

If **We** pay anything under this **Service Agreement** and **You** have the right to recover from another party, **Your** rights will become **Our** rights up to the amount **We** paid and **You** will do whatever is necessary to enable **Us** to enforce these rights.





#### 6. MAINTENANCE REQUIREMENTS

You must maintain Your Vehicle according to the manufacturer's recommendations as outlined in Your owner's manual. You are required to follow the maintenance schedule that applies to Your driving conditions and environment. You are solely responsible to be sure only proper lubricants, coolants, fluids and filters, as recommended by Your Vehicle's manufacturer are used in Your Vehicle. You will be required at Our discretion to present verifiable receipts from a licensed repair facility for all maintenance and repairs performed on Your Vehicle. If requested, proof of all maintenance and repairs must include the owner's name, Vehicle mileage at the time of service, service date, repair facility name, Vehicle identification number. Your failure or inability to do so may result in denial of Coverage.

#### 7. **DEDUCTIBLE**

In the event of a Failure covered by this Service Agreement, You will be required to pay a one hundred dollar (\$100.00) Deductible per component failure unless otherwise stated in this Service Agreement. No Deductible payment is required with respect to Coverage listed in the Benefits section of this Service Agreement.

#### 8. ARBITRATION

Read the following arbitration provision carefully. It limits certain of Your rights, including Your right to obtain relief or damages through court action.

Any legal dispute between YOU and ADMINISTRATOR relating to this CONTRACT shall be resolved by binding arbitration. To begin Arbitration, either You or We must make a written demand to the other party for Arbitration. The Arbitration will take place before a single arbitrator. It will be administered in keeping with the Binding Pre-Dispute Arbitration Rules ("Rules") of the Better Business Bureau ("BBB") in effect when the Claim is filed. You may get a copy of the BBB's Rules by contacting BBB at 1262 Whitehorse Hamilton Square Rd, Building A, Suite 202, Hamilton Township, NJ 08690, calling (609) 588-0808, or visiting www.bbb.org. The filing fees to begin and carry out arbitration will be shared equally between You and Us. The Federal Arbitration Act, 9 U.S.C. § 1, et seq., will govern and not any state law on arbitration. You agree and understand that this arbitration provision means that You give up Your right to go to court on any





Claim covered by this provision. The parties agree to arbitrate solely on an individual basis, and that this CONTRACT does not permit class arbitration or any claims brought as a plaintiff or class member in any class or representative arbitration proceeding. The arbitrator may not consolidate more than one person's claims, and may not otherwise preside over any form of a representative or class proceeding. Please refer to the Special State Disclosures section of this Contract for any added requirements in Your state. In the event this Arbitration provision is not approved by the appropriate state regulatory agency, and/or is stricken, severed, or otherwise deemed unenforceable by a court of competent jurisdiction, You and We specifically agree to waive and forever give up the right to a trial by jury. Instead, in the event any litigation arises between You and Us, any such lawsuit will be tried before a judge, and a jury will not be impanied or struck.

## OTHER IMPORTANT SERVICE AGREEMENT PROVISIONS

- If the original manufacturer's warranty is responsible for any of the
  parts which are also covered under this Service Agreement, You
  must first seek repair or replacement of such parts under the afore
  mentioned manufacturer's warranty.
- If any authorized repairs under this Service Agreement are performed by a repair facility approved by the Administrator, You must transfer and assign to Us all rights You may have against such facility, including Your rights under any repairer's guaranty, and do nothing to prejudice Our ability to enforce such rights. As one remedy to enforce such rights, We may require You to take the Vehicle back to such facility for follow-up repairs.
- If You allow any person to perform repairs to a covered part without the approval of the Administrator, You must first exhaust all of Your rights and remedies against the such person with respect to such repairs if they are performed in a faulty manner or otherwise cause a subsequent Failure to occur.

#### WHAT THIS SERVICE AGREEMENT COVERS

What is covered by this Service Agreement:

We will pay You, or reimburse You, for the reasonable cost to repair or replace any Failure of all parts of Your Vehicle, except for those





components and conditions listed in the Exclusions section of this **Service Agreement**.

#### **BENEFITS**

CAR RENTAL: We will, in the event of a Failure covered by this Service Agreement, pay or reimburse You for receipted expenses to rent replacement transportation (from a Dealer or licensed rental agency) while Your Vehicle is undergoing repair. Such payment shall be limited to thirty dollars (\$30.00) for each eight (8) labor hours, or portion thereof, of applicable labor time necessary to complete the repair, up to a maximum of one hundred fifty dollars (\$150.00) per occurrence. This Coverage does not apply to time waiting for parts or other delays beyond the control of the repair facility. In the event of a major component (engine, transmission or drive axle) replacement, a maximum of five (5) days of parts delay Coverage will be afforded provided additional authorization is obtained from the Administrator (except where prohibited by law).

LOST KEY/LOCKOUT: We will, in the event Your Vehicle key(s) are lost, broken or accidentally locked in Your Vehicle, reimburse You for receipted expense up to a maximum of thirty-five dollars (\$35.00) for licensed locksmith services (except where prohibited by law).

**TOWING AND ROAD SERVICE:** We will, in the event of a **Failure** covered by this **Service Agreement**, pay or reimburse **You** for reasonable related towing charges not to exceed fifty (\$50.00) dollars per occurrence, actually incurred to tow **Your Vehicle** to an authorized, licensed repair facility (except where prohibited by law).

**TRAVEL EXPENSES:** We will in the event a **Failure** covered by this **Service Agreement** occurs more than one hundred (100) miles from **Your** home, reimburse **You** up to seventy-five dollars (\$75.00) per day for up to five 5 consecutive days for receipted motel/restaurant expenses (except where prohibited by law). The date of **Failure** will be considered the first day of the five (5) day maximum period.





# WHAT YOU MUST DO TO KEEP THIS SERVICE AGREEMENT IN EFFECT

As a condition precedent to the obligation of **Administrator** to repair or replace covered parts or components, the **Service Agreement** holder shall have complied with all Terms and Conditions of the **Service Agreement**, including specifically, but without limitation, the requirements for maintaining the **Vehicle**.

- 1. You must maintain Your Vehicle according to the manufacturer's recommendations as outlined in Your owner's manual. You are required to follow the maintenance schedule that applies to Your driving conditions and environment. You are solely responsible to be sure only proper lubricants, coolants fluids and filters, as recommended by Your Vehicle's manufacturer are used in Your Vehicle. You will be required at Qur discretion to present verifiable receipts from a licensed repair facility for all maintenance and repairs performed on Your Vehicle. If requested proof of all maintenance and repairs must include the owner's name, Vehicle mileage at the time of service, service date, repair facility name, Vehicle identification number Your failure or inability to do so may result in denial of Coverage.
- 2. Be sure only the proper high quality grade of lubricants and coolants as recommended by the Manufacturer are used in Your Vehicle.
- 3. This Service Agreement does not cover damage caused by inadequate fluid levels. Check **Your** fluid every three hundred (300) miles or when refueling.
- 4. You are responsible for taking immediate corrective action to repair, at Your expense, engine lubricant leaks and engine coolant leaks discovered in the course of any oil change or at any other time.
- 5. You must refrain from altering, tampering with, or replacing the Vehicle Identification Number (VIN) or the odometer of Your Vehicle. If for any reason the odometer fails to work as intended, You must immediately have it repaired at Your expense.

**Keep all Your Maintenance Receipts and Repair Orders** – Proof of proper maintenance may be required for certain repairs under this **Service Agreement**.





If **You** fail to perform any of the above conditions, this **Service Agreement** shall be null and void.

## WHAT TO DO IN THE EVENT OF A FAILURE

- Prevent Further Damage You should use all reasonable means and precautions to protect Your Vehicle from further damage. This Service Agreement will not cover damage caused by not securing a timely repair of the failed component.
- 2. If Your Vehicle breaks down, return to the issuing dealer during normal service department hours. If this is not possible, take Your Vehicle to the licensed repair facility of Your choice. Instruct the repair facility that they must obtain an authorization number from the Administrator prior to proceeding with the repairs. The amount authorized is the maximum that will be paid. Any additional amounts need prior approval.
- 3. In some cases, You may be required to authorize the repair facility to inspect or tear down Your Vehicle to determine the cause of Failure and cost of the repair. You will be responsible for these charges if the Failure is not covered by this Service Agreement. We reserve the right to require an inspection of Your Vehicle prior to any repair being performed. We reserve the right to move Your covered Vehicle to another repair facility.
- 4. After the **Administrator** has been contacted, review with the repair facility the components that will be covered by this **Service Agreement**.
- 5. We will reimburse the repair facility or You for the cost of authorized repairs performed on Your Vehicle, less any applicable Deductible. All repair orders and necessary documentation must be submitted to Us within thirty (30) days by You or the repair facility to qualify for payment.
- 6. State Laws and Administrative Codes may supersede any of the provision herein.
- 7. If **You** have financed the purchase of the **Service Agreement** and there is an outstanding balance due and the claim amount is larger than the amount **You** have paid, the outstanding balance may be





- deducted from the authorized claim payment for customers in the following states: AR, CO, DE, D.C., ID, IN, KS, KY, ME, MA, MI, MS, MT, NJ, OH, PA, RI, SD, TN, and WV.
- 8. The maximum labor rate to be paid on any covered repair will be based on average repair facility labor rates for the zip code area as determined by the **Administrator**, but not to exceed one hundred dollars (\$100.00) per hour. Any labor charges over one hundred dollars (\$100.00) per hour will be **Your** responsibility.

## REPAIR FACILTY GUIDELINES FOR CLAIMS HANDLING

Follow these steps when handling a claim:

- Advise the Service Agreement holder that evaluation of a Failure does not mean that the repair is covered under this Service Agreement. All covered repairs must receive prior authorization from the Administrator.
- 2. Have the Service Agreement holder authorize inspection/tear down of the Vehicle to determine the sause of the Failure and cost to repair. Save all components, including fluids and filters, should the Administrator require an outside inspection. Notify the Service Agreement holder that the cost of tear down will not be paid if it is determined that the Failure is not covered under this Service Agreement.
- 3. Determine the cause of **Failure**, repair required and the cost of the repair(s).
- 4. Contact the **Administrator's** Claim Department at 888-802-8217 to get an authorization to proceed with the claim. Be prepared with the following information when placing the call:
  - (a) Customer's Name and Service Agreement Number.
  - b) Cause of Failure and recommended repair.
  - c) Cost of repair(s).
- 5. A claims advisor will verify **Coverage** and do one of the following:
  - a) Approve Claim if approved, the repair facility will be given an authorization number to be recorded on the repair order. The authorized amount is the maximum that will be paid. Additional amounts must receive prior approval.





- b) Require Additional Evaluation, Inspection or Tear Down the Administrator may require an inspection prior to the repair performed. If a tear down is required to determine cause of Failure, Service Agreement holder must authorize same. Notify the Service Agreement holder that if the repair is not covered, then the Service Agreement holder will be responsible for cost of the tear down. The repair facility should save all the components requiring inspection, including fluids and filters. The claims advisor will arrange for the inspection. If inspection is not made within forty-eight (48) hours, contact the claims advisor.
- c) Deny the claim and provide the reason for the denial.
- 6. Review Administrator's findings with the Service Agreement holder as well as what will be covered by the Service Agreement and what portion of the repair(s), if any will not be covered.
- 7. Obtain **Service Agreement** holder's authorization to complete the repair(s). All repair orders must have the **Service Agreement** holder's signature to qualify for payment.
- 8. Submit the repair order(s) that must contain the **Service Agreement** number, authorization number and authorized amount to the **Administrator** within thirty (30) days to the following address:

Palmer Administrative Services, Inc.

Drawer 223

Allenhurst, NJ 07711/

Claims Number: 888-802-8217

## WHAT THIS SERVICE CONTRACT DOES NOT COVER

This **Vehicle Service Agreement** provides **no Coverage** or benefits for the following:

1. The Following Parts: carburetors, battery, shocks, struts, manual transmission and semi-automatic transmission clutch assemblies including the pressure plate, shafts, flywheel, throw out bearing, friction discs, manual and hydraulic linkages, distributor cap and rotor, glass, lenses, bulbs, brake pads and rotors, brake drums and shoes, brake caliper slides and brackets, exhaust components, catalytic converters, air injection pumps, tubing, hoses, constant velocity joint boots and seals, weather stripping, trim, molding, bright





metal, chrome, upholstery and carpet, ornamentation, bumpers, sheet metal, body panels, tires, wheels and rims, factory or non-factory installed phone systems and internet access systems are not covered.

- 2. All hybrid vehicle components (unless the hybrid vehicle surcharge is purchased and selected on the declarations page of this agreement)
- 3. Any non-factory installed parts or systems including dealer installed items.
- 4. Maintenance services and parts as described in Your Vehicle's owner's manual including but not limited to: alignments, oil and fluid changes or flushes, wheel balancing, tune ups, spark plugs, ignition wires and coil boots, glow plugs, hoses, belts, brake pads and shoes, drums and rotors, wiper blades, filters, lubricants, refrigerants, adjustments.
- 5. Any component not covered by the **Vehicle** manufacturer for the full term of the **Vehicle** warranty is excluded.
- 6. Any **Failure** resulting from collision, fire, theft, vandalism, riot, explosion, lightening, earthquake, freezing, windstorm, sandstorm, hail, water or flood, acts of god, salt, environmental damage.
- 7. Any **Failure** caused by or related to contamination of and fluid, fuel, lubricant or coolant.
- 8. Any **Failure** caused by misuse, abuse, negligence, lack of maintenance, improper servicing, failure to maintain proper fluid levels, coolant levels and lubricant levels.
- 9. Any **Faiture** related to or resulting from sludge or varnish, carbon, pre-ignition, detonation, rust, corrosion, foreign objects, dirt, dust, liquids, road chemicals.
- 10. Any pre-existing **Failure** that existed with or without **Your** knowledge prior to the purchase date or effective date as listed on the **Declaration Page** or during the 30 day and 1000 mile waiting period.
- 11. Any repair necessitated by improper prior repairs.
- 12. Any **Failure** cause by the failure to replace seals or gaskets or otherwise to protect the vehicle from loss of any fluid, coolant or lubricant.
- 13. Repairs required to any part, system or assembly when damage was caused due to continued operation without sufficient lubricants or coolants. You are responsible for making certain that the oil and temperature warning lights, gauges and warning systems are operating properly. You must discontinue operation of the Vehicle





immediately when any of these warning systems indicate a system **Failure**, inadequate protection or performance.

- 14. Any Failure caused by overheating.
- 15. Any **Failure** for which the manufacturer has announced its responsibility through any means including recalls and factory service bulletins.
- 16. For **Failures** covered by an insurance policy or by any other warranty including an active warranty with the manufacturer or any other provider.
- 17. A Failure caused by gradual reduction in operating performance do to wear and tear such as worn valves and guides, worn or stuck piston rings, automatic clutch friction discs and steels or any Failures with the complaint of oil consumption or to correct low compression.
- 18. Our liability for incidental and consequential damages including, but not limited to, personal injury, physical damaged, property damage, loss of use of Your Vehicle, loss of time, inconvenience.
- 19. All costs associated with the tear down and diagnosis of a potential **Failure**, unless it is subsequently determined that **Failure** covered by this **Service Agreement** has occurred.
- 20. Any Failure to any part or system that has been modified and does not meet the manufacturer's factory specification. This includes any Failure associated directly or indirectly to the modified part or system Modifications and alteration include but are not limited to over or undersized wheels, over or undersized tires, modified headers and exhaust systems, modified engine intake, altered engine management systems, modified fuel systems, aftermarket sun or moon roofs, alarm systems, remote start systems, snow plow gear, lift kits, modified suspension and steering systems, installation of programmers or engine/transmission systems. Modifications to any system of the Vehicle may void this Service Agreement.
- 21. If **Your Vehicle** is used for towing a trailer or hauling any other object if the load is trailer exceeds the capacity limits outlined in the **Vehicle** owner's manual.
- 22. All **Failures** if the **Vehicle** is used for commercial purposes including but not limited to, rental, taxi, limousine, livery or shuttle, towing, road repair, construction, farming or agricultural purposes, job site activities, hauling, police, ems, fire, emergency services, racing, competition, snow removal, route work.





- 23. Any repairs if Your Vehicle is a lemon law buyback vehicle, grey market vehicle, if the Vehicle ever had a junk, salvage, total loss or any other title brand that indicates the Vehicle was damaged by water, destroyed or wrecked.
- 24. All Failures occurring outside of the United States or Canada.
- 25. Any **Failure** occurring prior to the **Service Agreement** purchase date, or if information provided by **You** or a repair facility cannot be verified as accurate or is found to be deceptively inaccurate.

## **CANCELLATION OF VEHICLE SERVICE AGREEMENT**

1. CANCELLATION - This Service Agreement only applies to You and Your Vehicle. In the event the covered Vehicle is repossessed, declared a total loss, or You give notice of cancellation, this Vehicle Service Agreement shall terminate. Submit immediately to Palmer Administrative Services, Inc. (per #3 below) or the selling dealer/vendor in writing the following: The Service Agreement number, VIN, mileage - including a certified odometer reading, and the make and model of the **Vehicle**. If cancelled within thirty (30) days and no claims have been paid, the amount of the refund shall be equal to the full amount paid for this Service Agreement. Otherwise in determining the amount of any refund, the purchase price of the Service Agreement shall be multiplied by the greater of (a) the portion obtained by dividing the total mileage used from the date of sales of the Vehicle by the maximum number of miles covered under this Service Agreement or (b) the fraction obtained by dividing the number of months covered under this Service Agreement. The difference between the number so obtained and the price of the Service Agreement, less a refund fee (as determined below), less any authorized claims (where allowable by Jaw) shall be refunded to You and/or the lienholder. In the event of repossession or total loss, the lienholder will be the sole payee. Refer to the state notices on the back of this page for specific state guidelines.

**CANCELLATION FEE:** The cancellation fee is seventy-five dollars (\$75.00). See State Guidelines for exceptions.

2. We may cancel this Service Agreement for non-payment of any portion of the Agreement purchase price that is past due, for misrepresentation in obtaining this Agreement, misrepresentation in





the submission of a claim, or if **Your Vehicle** is found to be modified in a manner not recommended by the **Vehicle** manufacturer.

- a. In the event **Your Agreement** is cancelled for non-payment, You will receive, at the **Administrator's** discretion, either:
  - i. A pro rata refund based upon the total **Agreement** purchase price calculated based upon the greater of the days in force or the miles driven compared to the total **Agreement** term, less claims paid and less a cancellation fee of seventy-five dollars (\$75.00), see specific state guidelines for exceptions; or
  - A continuation of Your coverage until a future cancel date or odometer reading. This future cancel date and odometer reading shall be determined by calculating the percentage of the total Agreement price that has been paid after deducting a cancellation fee and claims paid, if applicable, and applying that percentage to the Agreement term and mileage term purchased and adding such amounts to the Agreement effective date and the true and accurate starting odometer reading as provided in Your Declaration Page. Cancellation for misrepresentation in obtaining the Agreement or Vehicle modification shall be based on one hundred percent (100%) of the unearned pro rata Agreement purchase price, as of the cancellation date, less claims paid and less the seventy-five dollar cancellation fee, if applicable.
- b. Cancellation of this **Service Agreement** shall become effective fifteen (15) days after notice of Cancellation has been mailed to **You**.
- 3. In the event You cancel this Service Agreement: Please mail cancellation request including the certified odometer reading to: Palmer Administrative Services, Inc. Drawer 223, Allenhurst, NJ 07711.
- 4. By the Lienholder You understand and acknowledge that the lienholder (if any) has the right to cancel this Service Agreement if Your Vehicle is repossessed or destroyed or You are otherwise in default of Your obligations to repay the amount financed by the lienholder.





5. All cancellations refunds for Agreements that have not been completely paid for at the time of the cancellation refund may be fully or partially paid to the finance company or other party responsible for collecting payments on Your Agreement as listed on the Declaration Page of this Agreement or any separate payment plan agreement entered into at the time of purchase.

## TRANSFER RIGHTS AND PROCEDURE

#### TRANSFER RIGHTS

This Service Agreement is for the benefit of the original Service Agreement holder and is transferable subject to a transfer fee and providing Service Agreement is being transferred to a subsequent private purchaser of the Service Agreement holders Vehicle. (Transfer rights are voided when Vehicle is either traded or sold to an Automobile Dealer or Broker).

#### TRANSFER PROCEDURE

Submit the following:

- A. Transfer Application (available from the Administrator).
- B. Bill of Sale showing the sale date and mileage at the time of sale.
- C. Transfer fee of one hundred dollars (\$100.00) to the Administrator within fifteen (15) days of Vehicle ownership.
- D. Service Agreement has been paid in full.

Obligations of the provider under this service contract are backed by the full faith and credit of the provider.