

Geek Squad Technology Care

This is a legal contract (hereinafter referred to as the "Plan"). By purchasing it, you understand that it is a legal contract and acknowledge that you have had the opportunity to read the terms and conditions set forth herein. ***This Plan and your purchase receipt, containing the effective date and expiration date of your Plan, constitute the entire agreement between you and us.***

Definitions.

Throughout this Plan the words "we", "us" and "our" refer to Chartis WarrantyGuard, Inc. ("CWG"), the Obligor of this Plan except in Oklahoma and the Administrator of this Plan. CWG can be contacted at 300 South Riverside Plaza, Chicago, IL 60606-6613, telephone 1-800-250-3819. In Florida, the company obligated under the Plan is New Hampshire Insurance Company, whose address is 180 Maiden Lane, 25th Floor, New York, New York 10038, telephone 1-800-250-3819. "Best Buy" refers to Best Buy Stores, L.P. "Magnolia" refers to Magnolia Hi-Fi, Inc. The words "you" and "your" refers to the purchaser of this Plan.

A. General Provisions of Geek Squad Technology Care

- This Plan covers parts and labor costs to repair certain products identified herein in the event that a product fails to properly operate due to:
 1. Defect in materials or workmanship;
 2. Normal wear and tear;
 3. Dust, internal overheating, internal humidity/condensation;
 4. Power surge/fluctuation; or
 5. Defective pixels for those products that have a pixel-based display. Pixel repair will be based upon three (3) defective pixels located in a group less than one half (1/2) square inch or five (5) defective pixels throughout the entire display area.
- For a product to qualify for coverage under this Plan, your Plan must be current and in effect and you must have chosen one or more of the following coverage packages: an Appliance Plan (which covers up to six (6) individual products such as a Washer, Dryer, Refrigerator, Stove/Cooktop, Oven, and Dishwasher); a Computing Plan (which covers up to six (6) products including a Desktop computer, Laptop, Tablet, Monitor, Printer, and Router); or a Home Theater Plan (which covers up to 6 individual products such as a Plasma, LCD or LED television, DVD or BluRay player, Home Theater Receiver/Amplifier, Home Theater power regulator, Gaming console, and up to 5 speakers). The Appliance Plan coverages are set forth below in Section B, the Computing Plan coverages are set forth below in Section C, and the Home Theater Plan coverages are set forth below in Section D.
- For your covered products, your coverage under this Plan is effective beginning on the date you purchase this Plan as stated on your purchase receipt and will expire one (1) year from that effective date. **THIS PLAN WILL AUTOMATICALLY RENEW FOR ADDITIONAL ONE (1) YEAR TERMS UNLESS THIS PLAN IS CANCELLED AS SET FORTH IN THE CANCELLATION SECTION (SECTION M).**
- Your covered products must qualify for coverage as per these terms and conditions and be registered with us at the time of first notice of service during the term of the Plan. Coverage for products previously purchased and currently owned and in your possession ("Existing Products") will commence thirty-one (31) days after the purchase of this Plan.

There will be no claims accepted during this thirty-one (31) day enrollment period for Existing Products.

- **SERVICE FEE – IN THE EVENT THAT WE NEED TO PERFORM SERVICE ON YOUR COVERED PRODUCT, YOU ARE RESPONSIBLE FOR A SERVICE FEE OF FIFTY DOLLARS (\$50.00). THIS FEE WILL BE COLLECTED AT TIME OF CLAIM CREATION OVER THE PHONE BEFORE SERVICE IS DISPATCHED VIA DEBIT/CREDIT CARD.**
- Product Age Restrictions – To qualify for coverage under this Plan, the date of original purchase of the product, including Existing Products and those purchased in a Best Buy Store or elsewhere, cannot exceed the following age requirements at the time of Plan purchase as follows:
 - Computer Products 5 years
 - Home Audio/Television 10 years
 - Major Appliances 10 years
- ***All products must be in good working order at the time of Plan purchase to qualify for coverage, any products with pre-existing conditions (to be determined at our discretion) are not eligible for coverage.***
- This Plan is inclusive of your product's manufacturer's warranty; it does not replace your product's manufacturer's warranty, but it does provide certain additional benefits as listed within this Plan during the term of the manufacturer's warranty.
- Parts and services covered under the manufacturer's warranty during the manufacturer's warranty period or are the subject of a manufacturer's recall are the responsibility of the manufacturer and are not covered under this Plan.
- After the manufacturer's warranty expires, this Plan continues to provide the benefits provided by the manufacturer's warranty (excluding any manufacturer's loaner program), as well as certain additional benefits as listed within these terms and conditions.
- If we determine in our sole discretion that your product cannot be repaired, we will replace it with a product of like kind and quality that is of comparable performance or reimburse you for replacement of the product with a check, voucher, or gift card, at our discretion, equal to the current market value of the product, as determined by us, not to exceed the original purchase price of your product, including taxes. If your product was not purchased at Best Buy, we will, at our discretion, fulfill the replacement of your product with a similar product from Best Buy of like kind and quality that is of comparable performance. This product will be chosen in our sole discretion.
- Technological advances may result in a replacement product with a lower selling price than the original product.
- Replacement parts or products may be new or rebuilt to meet the manufacturer's specifications of the original product at our discretion.
- Our obligations to you on your covered product under this Plan will be fulfilled in their entirety if we replace your product with a new or refurbished product or issue you a check, voucher, or gift card for replacement value of your product pursuant to these

terms and conditions. Replacing your product, or reimbursing you for the replacement of the product fulfills all of our obligations to you under this Plan with respect to that particular covered product. If you have registered other products for coverage under this Plan, these other products are still eligible for coverage under this Plan as per the terms and conditions of this Plan.

- Parts replaced under the terms and conditions of this Plan become the sole property of CWG except where prohibited by law.
- If your original product was delivered and/or installed by Best Buy or Geek Squad as stated on original purchase receipt of the product, and you receive a replacement product pursuant to these terms and conditions or it is necessary for us to remove your product for it to be serviced, we will cover the delivery and installation costs for your replacement product or serviced product exclusive of parts such as mounting brackets, kits, etc. that may be needed to complete the installation.
- If your covered product includes a remote control and the original manufacturer's remote control is no longer available, a suitable/comparable replacement remote will be provided.
- Phone/Web support – We will provide answers to questions (about your covered product(s)) regarding product usage, connectivity issues and remote diagnosis of hardware and connectivity issues via telephone and online chat, when available.
- Coverage under this Plan may be available on a limited basis outside of the United States, for details call **1-866-558-6007**. See Section F - Obtaining Repair or Replacement Service, for additional information.

B. Geek Squad Technology Care – Appliance Plan Coverage

- Coverage is available for the following product categories subject to the product age descriptions set forth in Section A purchased at Best Buy or elsewhere:
 - Refrigerators / Freezers
 - Ranges / Cooktops / Ovens
 - Dishwashers
 - Microwaves / OTR Hoods
 - Washers
 - Dryers

Specific coverages are provided to you under this Plan for the products listed below and are in addition to the coverages as stated within Section A:

Appliances: In addition to the coverages for the products specifically listed in this subsection, this Plan also provides for the removal and installation of an appliance in the same location for service purposes provided that the appliance was delivered and/or installed by a Best Buy Authorized Servicer, Best Buy Authorized Installation Provider, or a Geek Squad Installation Technician.

i. Refrigerators and Freezers:

- Up to a \$200 reimbursement for food spoilage due to a covered product failure. You are entitled to one food spoilage reimbursement per covered product failure event. This claim should be mailed to:
Geek Squad Technology Care
650 Missouri Ave
Jeffersonville, IN 47130
ATTN: Reimbursements

C. Geek Squad Technology Care - Computing Plan Coverage

- Coverage is available for the following product categories subject to the product age descriptions set forth in Section A purchased at Best Buy or elsewhere:
 - Desktops
 - Laptops
 - Tablets/Netbooks
 - Printers
 - Monitors
 - Routers
 - Keyboard/Mouse

D. Geek Squad Technology Care - Home Theater Plan Coverage

- Coverage is available for the following product categories subject to the product age descriptions set forth in Section A purchased at Best Buy or elsewhere:
 - LCD / LED / Plasma TVs
 - DVD / Blu-Ray Players
 - CD Players
 - AV Receivers / Home Theater Systems
 - Home Theater Speakers
 - Remotes
 - Gaming Devices

Specific coverages are provided to you under this Plan for the products listed below and are in addition to the coverages as stated within Section A:

i. Home Theater Products

- Removal and installation of your television in the same location for services purposes provided that the television was delivered and/or installed by a Best Buy Authorized Servicer, Best Buy Authorized Installation Provider or a Geek Squad Installation Technician.
- Coverage for blown speaker components as a result of normal usage. Intentional abuse or misuse of your covered product that results in blown speaker components will result in denial of your claim for coverage.
- Laser coverage for CD and DVD/Blu-ray players, including those as part of any covered home theater system.

E. Exclusions to Coverage – This Plan does not cover:

- Damage to your product caused by accident, abuse, neglect, intentional physical damage, misuse (including faulty installation, repair, or maintenance by anyone other than an authorized service provider), and unauthorized modification.
- Viruses and/or spyware and performance failures due to not maintaining firmware updates.
- Extreme environment (including extreme temperature or humidity), external condensation, submersion in liquid (e.g. pool, bathtub, etc.), lightning, fire, flood, insect infestation, rodents, war, terrorism, computer software related failures, Acts of God or other external causes.
- Products that have been lost or stolen (this Plan only covers products that are returned to us in their entirety); cosmetic damage to your product including but not limited to scratches, dents and broken plastic on parts, that does not otherwise affect its functionality or materially impair your use.
- Products with a serial number that has been altered, defaced or removed.
- Problems caused by a device that is not your product, including equipment purchased at the same time as your product; controllers, consumable parts, such as batteries, unless expressly provided for herein.
- Damage to, or loss of any software or data residing or recorded in your product (when providing repair or replacement service, we will use reasonable efforts to reinstall your product's original software configuration and subsequent update releases, but will not provide any recovery or transfer of software or data contained on the serviced unit not originally included in your product).
- Failures or parts and/or labor costs incurred as a result of a manufacturer's recall; fees or costs related to third-party contracts, consequential or incidental damages, including but not limited to loss of use, loss of business, loss of profits, loss of data, downtime, charges for time and effort, "no problem found" diagnoses, or failures that occurred prior to the purchase of this Plan.
- Products used for commercial purposes unless expressly stated on your purchase receipt that this is a Commercial Plan.
- Personal items left in the product (you are responsible for removing all personal items from the product before service is performed); parts and services covered under your product's manufacturer's warranty; remote control reprogramming; damage due to contact with any human or animal bodily fluids, or secondary damages.
- Digital Cameras, Projection & Tube TV's, Cable/Satellite receivers, Data Back Up Recovery.
- Existing Products that exceed the product age descriptions set forth in Section A.

F. Obtaining Repair or Replacement Service.

- To obtain service under this Plan, you can call **1-866-558-6007**, 24 hours a day, 7 days a week.
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- If you have purchased a Plan which provides for in-home service you will need to arrange for factory authorized in-home service on major appliances, applicable air conditioners, over the range microwaves, and large TVs current with the manufacturer's guidelines for in-home service. We will include a fault diagnosis during this call to clarify the problem prior to any scheduling any in-home service. **Service performed in-home will be done during regular business hours and is at our discretion.**
 - You are responsible for delivering and picking up your product for carry-in service.
 - Repairs or replacements will be performed at our discretion by a Best Buy service center or authorized third party service provider.
 - In some cases, you may be required to ship your product for repair at our cost.
 - Replacement parts utilized for repair service or replacement products will be, at our sole discretion, new, rebuilt or non-original manufacturer's parts that perform to the factory specifications of the product.
 - If we determine in our sole discretion, that your product cannot be repaired, we will replace it with a new or refurbished product of like kind and quality that is of comparable performance or reimburse you for replacement of the product with a check, voucher, or gift card, at our sole discretion, equal to the current market value of the product, as determined by us, not to exceed the original purchase price of your product, including taxes.
 - Replacing your product, or reimbursing you for the replacement of the product fulfills all of our obligations to you under this Plan with respect to that particular covered product. If you have registered other products for coverage under this Plan, these other products are still eligible for coverage under this Plan as per the terms and conditions of this Plan.
 - You have up to ninety (90) days from the date of our authorization for you to complete your product replacement transaction.
 - Technological advances may result in a replacement product with a lower selling price than the original product.
 - In some situations, product replacements will be fulfilled by replacing a defective component of the product such as a power supply or earbuds if such components were originally included with your product; these products may be mailed to you and are limited to one like item per Plan term.
 - We may require you to secure your replacement product or part with a credit card number until we receive the defective product or part from you. If we do not receive your defective product or part, your credit card may be charged the value of the replacement product or part.

- You must provide a safe, non-threatening environment for our technicians to receive service. Service may be denied if the environment is deemed unsafe at our discretion. Some products may need to be removed from the home to be repaired.
- **If you are paying for this Plan on a monthly basis, your payments must be current to receive any services under this Plan.**
- A service order disclaimer must be signed to obtain repairs. This service order disclaimer does not form a part of this Plan and is a separate legal document. Please refer to the service order disclaimer as additional terms/conditions may apply.
- You may be charged a diagnosis fee to determine the cause of the product failure. If it is determined that the cause of the product failure is covered under either the manufacturer's warranty or these terms and conditions, the diagnosis fee will be refunded to you.

G. Availability of Services.

While we try to complete service as quickly as possible, we are not responsible for delays caused by factors beyond our control, including but not limited to manufacturer delays, parts availability, shipping to a regional service facility, Acts of God or other external causes.

H. Purchaser Records.

You must have this Plan and your fulfillment kit.

I. Web/Customer Service Portal.

You may access www.geeksquadtechnologycare.com to view your Plan for self help/troubleshooting, review tips and general questions.

J. Limits of Liability.

For any single claim, the limit of liability under this Plan is the lesser of the cost of (1) authorized repairs, (2) replacement with a new or refurbished product of like kind and quality that is of comparable performance, or (3) reimbursement for authorized repairs or replacement. **The total liability under this Plan is an aggregate \$2,500.00 over the 12 month duration of this plan.** Technological advances may result in a replacement product with a lower selling price than the original product. In the event that the total of all authorized repairs exceeds the aggregate limit of liability we shall have satisfied all obligations owed under the Plan.

K. AUTORENEWAL

THIS PLAN IS A 12 MONTH ANNUAL PLAN THAT WILL AUTO RENEW FOR ADDITIONAL 12 MONTH PERIODS. IF YOU DO NOT WISH FOR THIS PLAN TO AUTO RENEW, YOU MAY CANCEL THE PLAN AS SET FORTH IN SECTION N.

L. Transferable.

This Plan is not transferable.

M. Cancellation.

There are no fees to cancel this Plan. This Plan will be cancelled by us for fraud, material misrepresentation, unsafe work environment/conditions or nonpayment of the monthly Plan fee if you have purchased a monthly bill Plan. In the event of cancellation by us, written notice of cancellation will be mailed to you not less than sixty (60) days before cancellation is effective. If we cancel this Plan, you will receive a pro-rata refund of the price you paid for the Plan based on the percentage of the Plan's unexpired term, less the cost of any service provided. This Plan can be cancelled by you at any time for any reason by calling **1-866-558-6007** or sending in a notice of cancellation to us. For prepaid plans, if you cancel within thirty (30) days of your Plan's purchase or receipt of this Plan, whichever occurs later, you will receive a full refund of the price paid for the Plan less the value of any service provided to you under this Plan. For prepaid plans, if you cancel more than thirty (30) days after your receipt of this Plan, you will receive a pro rata refund of the price you paid for the Plan based on the percentage of the Plan's unexpired term, less the cost of any service provided. If you have purchased a monthly bill Plan and you cancel more than thirty (30) days after your receipt of this Plan, you will be cancelled as of the end of that monthly cycle. For the monthly bill plan it may take up to sixty (60) days for the cancellation to be reflected on your credit card statement.

Mail cancellation request with your contract number, name, address, and phone number to:

Geek Squad Technology Care
650 Missouri Ave.
Jeffersonville, IN 47130
ATTN: Geek Squad Technology Care

N. Insurance Securing this Plan.

This Plan is not a contract of insurance. This Plan is secured by an insurance policy provided by Illinois National Insurance Company, 180 Maiden Lane, 25th Floor, New York, NY 10005 and telephone number (800) 250-3819 or New Hampshire Insurance Company, 180 Maiden Lane, 25th Floor, New York, NY 10038 and telephone number (800) 250-3819 depending on the state in which you reside. If, within sixty (60) days, we have not paid a covered claim, provided you with a refund or you are otherwise dissatisfied, you may make a claim directly to the insurance company.

STATE VARIATIONS

The following state variations shall control if inconsistent with any other terms and conditions:

ALABAMA RESIDENTS: You may cancel this Plan within twenty (20) days of the receipt of this Plan. If no claim has been made under the Plan, the Plan is void and we shall refund to you the full purchase price of the Plan including any premium paid for the applicable insurance policy. Any refund due to you will be credited to any outstanding balance of your account, and the excess, if any, shall be refunded to you. A ten (10) percent penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after you cancel the Plan. If you cancel this Plan after twenty (20) days of receipt of this Plan, we shall refund to you the unearned portion of the full purchase price of the Plan including the unearned portion of any premium paid for any applicable insurance policy.

Any refund due to you will be credited to any outstanding balance of your account, and the excess, if any shall be refunded to you.

ARIZONA RESIDENTS: If your written notice of cancellation is received prior to the expiration date, the Administrator shall refund the remaining pro-rata price, regardless of prior services rendered under the Plan. The pre-existing condition exclusion does not apply to conditions occurring prior to the sale of the consumer product by the Obligor, its assignees, subcontractors and/or representatives.

CALIFORNIA RESIDENTS: For all products other than home appliances and home electronic products, the Cancellation provision is amended as follows: If the Plan is cancelled: (a) within sixty (60) days of the receipt of this Plan, you shall receive a full refund of the price paid for the Plan provided no service has been performed, or (b) after sixty (60) days, you will receive a pro rata refund, less the cost of any service received.

CONNECTICUT RESIDENTS: The expiration date of this Plan shall automatically be extended by the duration that the product is in our custody while being repaired. In the event of a dispute with the Administrator, you may contact The State of Connecticut, Insurance Department, PO Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase price of the product, the cost of repair of the product and a copy of the Plan.

FLORIDA RESIDENTS: The Plan shall be cancelled by us for fraud or material misrepresentation, including but not limited to commercial or rental use. Unauthorized repair or replacement of covered equipment shall result in the cancellation of the Plan by us. In the event of cancellation by us, written notice of cancellation shall be mailed to you not less than sixty (60) days before cancellation is effective. This Plan can be cancelled by you at any time for any reason by emailing, mailing or delivering to us notice of cancellation. If the Plan is cancelled: (a) within thirty (30) days of the receipt of the Plan, you shall receive a full refund of the price paid for the Plan provided no service has been performed, or (b) after thirty (30) days, you will receive a refund based on 100% of unearned pro rata premium less any claims that have been paid or less the cost of repairs made by us. If we cancel the Plan, the return premium is based upon 100% of the unearned pro rata premium. If we determine in our sole discretion that your product cannot be repaired or your product provides for replacement instead of repair, we will replace your product with a product of like kind and quality that is of comparable performance or reimburse you for replacement of the product with a check, at our discretion, equal to the current market value of the product, as determined by us, not to exceed the original purchase price including all applicable taxes. This Plan can be cancelled by you at any time for any reason by surrendering or providing written notice to the retailer at the address where you purchased this Plan or to the administrator.

GEORGIA RESIDENTS: This Plan shall be non-cancelable by us except for fraud, material misrepresentation, or failure to pay consideration due therefore. The cancellation shall be in writing and shall conform to the requirements of Code 33-24-44. You may cancel at any time upon demand and surrender of the Plan and we shall refund the excess of the consideration paid for the Plan above the customary short rate for the expired term of the Plan. This Plan excludes coverage for incidental and consequential damages and pre-existing conditions only to the extent such damages or conditions are known to you or reasonably should have been known to you. English is the preferred language.

ILLINOIS RESIDENTS: This Plan is secured by an insurance policy provided by Illinois National Insurance Company, 180 Maiden Lane, 25th Floor, New York, NY 10038.

Telephone 1-800-250-3819. You may cancel this Plan: a) within thirty (30) days after its purchase if no service has been provided and a full refund of the Plan price, less a cancellation fee not to exceed the lesser of ten percent (10%) of the Plan price or fifty dollars (\$50.00); or b) at any other time and a pro rata refund of the Plan price for the unexpired term of the Plan, based on the number of elapsed months less the value of any service received, and the cancellation fee not to exceed the lesser of ten percent (10%) of the Plan price or fifty dollars (\$50.00).

NEVADA RESIDENTS: If the plan is cancelled, no deduction shall be made from the refund for the cost of any service received. This Plan may be cancelled due to unauthorized repair which results in a material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed.

NEW MEXICO RESIDENTS: If this Plan has been in force for a period of seventy (70) days, we may not cancel before the expiration of the Plan term or one (1) year, whichever occurs first, unless: (1) you fail to pay any amount due; (2) you are convicted of a crime which results in an increase in the service required under the Plan; (3) you engage in fraud or material misrepresentation in obtaining this Plan; (4) you commit any act, omission, or violation of any terms of this Plan after the effective date of this Plan which substantially and materially increase the service required under this Plan; or (5) any material change in the nature or extent of the required service or repair occurs after the effective date of this Plan and causes the required service or repair to be substantially and materially increased beyond that contemplated at the time you purchased this Plan.

NORTH CAROLINA RESIDENTS: The purchase of this Plan is not required either to purchase or to obtain financing for a home appliance.

OKLAHOMA RESIDENTS: THIS PLAN IS NOT ISSUED BY THE MANUFACTURER OR WHOLESALE COMPANY MARKETING THE PRODUCT COVERED BY THIS PLAN. THIS PLAN WILL NOT BE HONORED BY SUCH MANUFACTURER OR WHOLESALE COMPANY. IF EITHER YOU OR WE CANCEL THIS PLAN, THE RETURN OF THE PLAN PRICE WILL BE BASED UPON ONE HUNDRED PERCENT (100%) OF THE UNEARNED PRO RATA PRICE OF THE PLAN, LESS THE COST OF ANY SERVICE RECEIVED. BEST BUY IS THE OBLIGOR UNDER THIS PLAN.

SOUTH CAROLINA RESIDENTS: To prevent any further damage, please refer to the owner's manual. In the event the service Plan provider does not provide covered service within (60) days of proof of loss by the Plan holder, the Plan holder is entitled to apply directly to the Insurance Company. If the Insurance Company does not resolve such matters within sixty (60) days of proof of loss, they may contact the SC Department of Insurance, P.O. Box 100105, Columbia, SC 29202-3105, (800) 768-3467.

TEXAS RESIDENTS: You are entitled to a "Free Look" period for this Plan. If you decide to cancel this Plan within thirty (30) days of purchase, you are entitled to a one hundred percent (100%) refund of any fees paid. If you cancel this Plan after thirty (30) days from purchase, you will receive a pro rata refund based on the days remaining, less a cancellation fee of twenty-five dollars (\$25.00) or ten percent (10%) of the Plan fee, whichever is less. If you purchased this Plan in Texas, unresolved complaints concerning a provider or questions concerning the registration of a service Plan provider may be addressed to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711, telephone number (800) 803-9202. You may apply for reimbursement

directly to the insurer if a refund or credit is not paid before the forty-sixth (46th) day after the date on which the Plan is returned to the provider. CWG: TDLR Lic #162:

UTAH RESIDENTS: NOTICE. This plan is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department Coverage afforded under this Plan is not guaranteed by the Utah Property and Casualty Guarantee Association. This Plan may be cancelled due to unauthorized repair which results in a material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed. Failure to notify within the prescribed time will not invalidate the claim if you can show that notification was not reasonably possible. If we cancel this Plan due to fraud or material misrepresentation, you will be notified 30 days prior to the Plan cancellation. If we cancel this Plan due to non-payment, you will be notified 10 days prior to the plan cancellation.

WASHINGTON RESIDENTS: You may apply directly to the insurance company.

WISCONSIN RESIDENTS: THIS PLAN IS SUBJECT TO LIMITED REGULATION BY THE WISCONSIN OFFICE OF THE COMMISSIONER OF INSURANCE. This Plan shall not be cancelled due to unauthorized repair of the covered equipment, unless we are prejudiced by your failure to obtain such authorization. We will not exclude unauthorized repair of the covered equipment, unless we are prejudiced by your failure to obtain such authorization. If you cancel this Plan, no deduction shall be made from the refund for the cost of any service received. This Plan is backed by a contractual liability policy with limits of liability of \$5,000 per claim and \$25,000 in aggregate per Plan.

WYOMING RESIDENTS: This Plan will be considered void and we will refund you the full purchase price of the Plan or credit your account if you have not made a claim under this Plan and you have returned the Plan to us a) within 20 days after the date we have mailed the Plan to you, b) within 10 days after you have received the Plan if the Plan was furnished to you at the time the Plan was purchased, or c) within a longer time period if specified in the Plan. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of the Plan to us. The right to void the Plan provided in this subsection applies only to the original Plan purchaser and is not transferable. If we cancel this Plan for reasons other than nonpayment, a material misrepresentation made by you to us or because of a substantial breach of duties by you relating to the product or its use, we will mail a written notice to you at least ten (10) days prior to cancellation. The notice of cancellation shall state the effective date of cancellation and the reason for cancellation.