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DEFINITIONS

Administrator: Refers to Royal Administration Services, Inc., 51 Mill Street, Hanover, MA 02339. Toll-free assistance is available at 1-800-871-0467.

We, Us and Our: Refers to the Provider/Obligor.

You, Your and Service Contract Purchaser: Refers to You the purchaser of this Service Contract and the vehicle described on the Declaration Page of this Service Contract.

Vendor/Dealer: Refers to the Service Contract Seller.

Provider/Obligor. This vehicle Service Contract is between the Service Contract Purchaser and **AMT Warranty Corp.**, 59 Maiden Lane, 6th Floor, New York, NY 10038. In Florida and Oklahoma this Service Contract is between You and **Wesco Insurance Company** (Florida Certificate of Authority Number: 01913). **Wesco Insurance Company** has contracted with Royal Administration Services, Inc. Florida Certificate of Authority No: 60109, to handle the administrative functions of this Service Contract. The Provider's administrative address is: 51 Mill Street, Hanover, MA 02339.

Service Contract: Refers to this vehicle Service Contract issued to You and covering Your vehicle that is described on the Declaration Page of this Service Contract.

Loss and Mechanical Breakdown: Refers to the failure due to defects in materials and workmanship of a covered part to perform the function for which it was designed by its manufacturer.

TERMS AND CONDITIONS

We have contracted with Royal Administration Services, Inc., hereinafter referred to as Administrator to administer this Service Contract. All inquires should be directed to the Administrator. Toll-free assistance is available at (800) 871-0467.

BREAKDOWN OF COVERED PARTS

The Administrator will reimburse You for the reasonable costs to repair or replace any of the covered parts listed in this Service Contract if required due to a mechanical breakdown, hereafter referred to as a "loss". Coverage applies to those parts listed in the Plan Coverage Section, and includes labor time and any applicable state taxes.

Coverage does not apply to gradual reduction in operating performance of parts due to wear and tear. Damaged parts may be replaced, depending upon availability, with like quality (LKQ), used, rebuilt, remanufactured, or new parts. The Administrator at all times reserves the right to select the method of repair. Dollar amount of authorization will be based on selected method of repair. Administrator at all times reserves the right to inspect Your vehicle before providing any authorization to proceed with repairs.

If Your vehicle breaks down, You may visit any licensed repair facility in the Continental United States (including Alaska and Hawaii) or Canada. You must pay, to the repairing facility, the deductible stated on the Declaration Page per visit.

Labor: Labor time-capsules will be determined by a current nationally published flat-rate manual. Labor costs for authorized repairs will be based on the posted labor rate of the licensed repair facility but in no event will exceed \$85.00 per hour.

Labor Rate Option: If You have selected the Labor Rate Option at the time of purchase of this Service Contract the labor rate for any covered repair shall be in accordance with the posted labor rate of the licensed repair facility You selected. Labor time-capsules will be determined by a current nationally published flat-rate manual.

In order to receive the full coverage of this Service Contract, **You must, at Your expense, maintain the vehicle in accordance with the manufacturer's recommendations.** In the event of a claim under certain circumstances, evidence of proper service from a licensed repair facility may be required. **Keep receipts from all routine maintenance work performed.**

You are entitled to make a direct claim against the insurance company if the Administrator fails to pay any claim within sixty (60) days after proof of loss has been filed with Administrator. This Service Contract is backed by **Wesco Insurance Company** which is located at **59 Maiden Lane, 6th Floor, New York, NY 10038** or by telephone at **(866) 505-4048**

SERVICE CONTRACT VALIDATION PERIOD

This Service Contract is subject to a validation period of time and mileage from the Service Contract purchase date. The length of the validation period for the coverage plan You have purchased is listed with Your plan and term information on the Declarations Page of this Service Contract. There is no coverage during the validation period. Coverage will commence upon the expiration of the validation period. This Service Contract will expire according to the time and mileage of the plan that You have selected. The additional time and mileage contained in the validation period will be added to the plan's term.

EXPIRATION

This Service Contract expires by time or mileage, whichever occurs first.

Mileage: This Service Contract expiration is measured from the odometer mileage of the vehicle on the Service Contract purchase date.

Time: This Service Contract expiration is measured from the Service Contract purchase date of the vehicle.

BENEFITS

Substitute Transportation: Up to thirty dollars (\$30.00) per 8-hour labor charge (ninety dollars (\$90) maximum per claim).

24 Hour Roadside Assistance: Includes, but is not limited to: lock out service, battery assist, tow service and road assistance. Coverage is available up to ten (10) times over the term of this Service Contract. Towing coverage provides up to fifty dollars (\$50.00) per occurrence, other benefits provide up to twenty five dollars (\$25.00) per occurrence.

Benefits do not include the cost of any parts, fluids or fuels. You must contact the Road Service Processing Center for prior approval and assistance. You will be provided with Your Roadside Assistance number in the welcome letter You receive from the Administrator.

WHAT IS COVERED (See the Declarations Page for the coverage You selected.)

ENGINE: Component 1 is covered

1. **Engine:** Crankshaft and bearings, oil pump, internal timing gears, timing chain, camshaft, camshaft bearings, valve lifters, rocker arm assemblies and push rods, pistons and rings, wrist pins, cylinders, connecting rods, distributor drive gear, all internal components of engine block and cylinder heads, if damage is caused by mechanical failure of an internally lubricated part. Gaskets and external seals will be covered if their replacement is necessary to complete an otherwise authorized repair. Cracked engine block, cylinder heads, and piston cylinders are not covered. Broken crankshaft is covered if break is caused by either bearings or piston failure. Valve guides are covered only when guide sleeves have not slipped below original Position.

POWERTRAIN COVERAGE: Components 1 through 3 are covered.

2. **Transmission/Transaxle:** The internal components of the automatic transmission or manual transmission. Drive chain gears, carrier bearings, and internal transaxle seal. The manual transmission case and automatic transmission case and torque converter, transfer case, drive gears, forks, bearing thrust washer, bushing, washer, and housing are covered, if damaged by the failure of internally lubricated parts.
3. **Differential Assembly Components (2 & 4 wheel drive):** (Front & rear) differential housing including pinion bearings, side carrier bearings, ring and pinion gears, carrier assembly, washers, axles, axle bearings.

POWERTRAIN PLUS: Components 1 through 5 are covered.

4. **Cooling System:** Water pump, thermostat, mixture control valve, overflow reservoir.
5. **Fuel System:** Fuel pump, pressure regulator, fuel injector.

Optional Coverage

Air Conditioning: Compressor, however if the damaged or malfunctioning compressor causes damage to the expansion valve, or receiver dryer, the damaged component(s) will be replaced. **Coverage applies to factory installed, non-retrofitted units only.**

CLASSIC COVERAGE

Includes covered components 1 through 5 listed for Engine, Powertrain and Powertrain Plus Coverage plus components 6 through 11.

6. **Timing Belt:** If Service Contract Purchaser has followed manufacturer's recommended maintenance intervals for replacement.
7. **CV Joints:** CV boots must not be torn at the time of failure. Lubricated joint failure only. **Universal Joint (U Joint) is not included.**

8. **Steering:** Internally lubricated parts contained within the steering box and pump housing, including rack and pinion, control valves, internal oil control seals, bearings, and shafts, steering box and pump housings if damaged by the failure of internally lubricated parts.
9. **Electrical:** Alternator, starter motor, front wiper motor, cooling fan motor, heater blower motor, electric horn, clock, switches for the following; neutral safety, overdrive, reverse indicator, power windows, power door locks.
10. **Seals and Gaskets:** Head gasket and intake manifold gaskets are covered for coolant leaks only on vehicles with up to 125,000 miles at the time of failure. **Seepage of seals and gaskets is considered normal wear and tear and is not covered under this Service Contract.**
11. **Air Conditioning:** Compressor, however if the damaged or malfunctioning compressor causes damage to the expansion valve, or receiver dryer, the damaged component(s) will be replaced. **Coverage applies to factory installed, non-retrofitted units only.**

PREMIER COVERAGE

Includes covered components 1 through 11 listed above for Engine, Powertrain and Powertrain Plus and Classic coverages plus 12 through 20.

12. **Seals & Gaskets:** All seals and gaskets are covered for premature failure on vehicles with up to 125,000 miles at the time of failure. **Seepage of seals and gaskets is considered normal wear and tear and is not covered under this Service Contract. Any damage due to loss of fluid is not covered.**
13. **Hi-Tech Electrical:** Alternator, starter motor, front and rear wiper motor, cooling fan motor, fuel gauge, cooling sender, neutral safety switch, overdrive switch, reverse indicator switch, voltage regulator, distributor, ignition module, ignition coil, starter solenoid, wiring harness, power window switches, door lock switches, cruise control module, power window motors, power seat motors, power door lock actuator and switch, power sunroof motor, mileage computer, electronic instrument cluster, distributor ignition coil, automatic climate control electronic control module, head light switch, convertible top motor, clock, electric horn.
14. **Cooling System Plus:** Blower motor, heater core, electric radiator fan motor, fan clutch, fan blade, overflow reservoir.
15. **Suspension:** Control arms, control arm shafts, bearings and bushings, radius arm and bushing, wheel bearings, stabilizer bar, stabilizer link, stabilizer bushing, spindle, torsion bars, mode selector switch, height sensor computer, control module, actuator.
16. **Fuel System Plus:** Mechanical fuel pump, electric fuel pump, vacuum pump, metal fuel delivery lines, fuel tank, fuel sender, pressure regulator, fuel injectors.
17. **Brake System:** Master cylinder, wheel cylinders, disc brake calipers, ABS master cylinder, vacuum booster, hydraulic lines and fittings, pressure modulator valve, isolation dump valve, accumulator, wheel speed sensors.
18. **Turbo Charger/Supercharger:** All internally lubricated parts due to mechanical failure.
19. **Air Conditioner:** Condenser, compressor, evaporator, accumulator, compressor clutch, idler pulley, idler pulley bearing, hi/low compressor cutoff switch, pressure

cycling switch, cooling fan motors. **Coverage applies to factory installed, non-retrofitted units only.**

20. **Fluids:** Engine oil, power steering fluid, antifreeze, and transmission fluid are all covered items when required during the authorized repair process.

SURCHARGE COVERAGE

1 Ton vehicle

Turbo Charger/Supercharger: (If You are purchasing an ENGINE, POWERTRAIN, POWERTRAIN PLUS or CLASSIC plan and Your vehicle is equipped with a Turbo Charger/Supercharger, **this surcharge must be selected on the Declaration Page**). The following benefits are provided to You: All internally lubricated parts due to mechanical failure.

WHAT IS NOT COVERED

ANY REPAIR OR REPLACEMENT MADE WITHOUT PRIOR AUTHORIZATION FROM THE ADMINISTRATOR.

1. Any parts not listed under covered parts. Examples of parts not covered are: battery, brake drums, disc brake rotors, brake linings and disc brake caliper pads, shock absorbers, bolts, nuts, fasteners, standard transmission clutch assembly, and manual and hydraulic linkages. Passive or active safety and restraint systems and any sensors/components related to the operations of these systems. All electric powered or hybrid fuel parts including, but not limited to: electric fuel cells, regenerative braking systems or electronic memory systems.
2. Any breakdown caused by collision, fire, theft, vandalism, riot, explosion, lightning, earthquake, overheating, freezing, rust or corrosion, windstorm, hail, water, or flood.
3. Any breakdown caused by misuse, abuse, negligence, lack of normal maintenance (adjustments, alignments, tune-ups, etc.), failure to protect Your vehicle from further damage when a breakdown has occurred, failure to maintain proper levels of lubricants and/or coolants, or if Your vehicle has been used for racing or any other forms of competitive driving, plowing snow, or for towing a trailer weighing in excess of 2,000 pounds or any vehicle or object unless Your vehicle is equipped with a factory-installed or authorized tow package.
4. The repair of valves and/or rings, if the purpose of such is simply to raise the engine's compression or oil consumption when a mechanical breakdown caused by the failure of a covered part has not occurred. This is considered normal wear and tear, and not a mechanical breakdown. Also, no benefit is provided for a condition which already existed when You purchased Your Service Contract or for a mechanical breakdown which occurred before You purchased Your Service Contract. Repair or replacement of any covered part if a breakdown has not occurred.

5. Any alterations which have been made to Your vehicle, or You are using or have used Your vehicle in a manner which is not recommended by the manufacturer, including the failure of any custom or add-on part.
6. **INELIGIBLE VEHICLES:** Any vehicle not expressly listed on the current Service Contract rate card or classification list: vehicles with True Mileage Unknown (TMU); vehicles over 1 ton classification, taxis, buses, and city and state owned vehicles; vehicles used for commercial purposes, racing competition, time trials or rallies; vehicles modified from manufacturer's specifications; vehicles not purchased/authorized through a licensed authorized agent; vehicles with fifth wheel or a snow plow attachment; and vehicles purchased by a minor. Any vehicle that has been assigned a salvage title as a result of flood or fire damage.
7. Prior repairs which are the subject of any third party warranty or any prior repairs where there is demonstrable negligence or failure in workmanship; Repairs for which the responsibility is covered by any warranty of the manufacturer such as extended drive train coverage, or a repairer's guarantee regardless of their ability to pay for such repair. Further, coverage under this Service Contract is similarly limited in the event of a breakdown if the manufacturer has announced its responsibility through any means including public recalls and factory service bulletins.
8. Any breakdown caused by contamination of fluids, fuels, use of fuels containing more than 10% ethanol, coolants, or lubricants, or rust or corrosion. Any damage due to loss of fluid is not covered.
9. Liability for damage to property, or for injury to or death arising out of the operation, maintenance or use of Your vehicle described in this Service Contract, whether or not related to the part covered.
10. Any loss caused by a lack of proper and necessary amount of coolants or lubricants.
11. Maintenance services and Parts described in Your vehicle's owner's manual as supplied by the manufacturer. These include, but are not limited to: filters, lubricants, coolants, fluids, refrigerants, alignments, tune-ups, spark plugs, hoses, belts, brake pads, wiper blades, light bulbs, exhaust systems, trim moldings, upholstery, carpet and paint.

LIMIT OF LIABILITY

Our liability under any plan shall in no event exceed the actual cash value (ACV) of Your vehicle before breakdown as determined by standard industry practices. The total of all coverage and benefits paid or payable under this Service Contract shall not exceed the price You paid for Your vehicle.

CANCELLATION OF SERVICE CONTRACT

- 1) You may cancel this Service Contract at any time.
 - a. Cancellation requests received within the first thirty (30) days will receive a full refund, less any claim payments.
 - b. Cancellations after the first thirty (30) days will receive a pro-rated refund based upon term or mileage, whichever is greater. The refund of the unearned contract

price paid is less any claim payments that have been approved and less a fifty dollar (\$50.00) cancellation fee.

- c. **Return to the vendor to complete and sign the cancellation forms, or**
- d. **Mail written notice to the vendor if You desire to cancel the Service Contract.**

The Administrator agrees to pay on behalf of the vendor, the unearned refund based on the consideration received from the vendor. The vendor agrees to pay the unearned portion of the commission originated from the Service Contract sale. Neither the vendor's Administrator or claims service, nor the vendor's insurer, can be held liable for the return of the purchase price or any part thereof as paid under the Service Contract.

A notarized odometer statement indicating the odometer reading at the date of the request will be required.

The request for cancellation must be made no later than forty-five (45) days from the date that the cancellation is to become effective, (except in case of repossession, stolen, or totaled vehicles). The Administrator may request supporting documentation from the primary insurance company or police reports indicating dates and mileage at the time of incident.

When a lending institution or the selling vendor (in-house) has financed the purchase of this Service Contract, cancellations will be pro-rated based on time or mileage. The following procedures will apply:

- If a lending institution has financed the purchase of this Service Contract and this Service Contract is cancelled by You, the refund check will be made payable to the lending institution.
- If the vehicle is repossessed by the lien holder, or if the vehicle is either totaled or an unrecovered theft, the refund check will be made payable to the lien holder.
- All appropriate refund checks not involving a lien holder will be made payable to the selling vendor.

2) We may cancel at any time if:

- a. Your vehicle is totaled or is repossessed.
- b. Your vehicle's odometer is disconnected or altered or the true and actual miles cannot be determined.
- c. Your vehicle is used in a manner not covered by the Service Contract, including vehicle modifications not recommended by the manufacturer.
- d. The charge for the Service Contract is not paid.
- e. You made material misrepresentation in obtaining the Service Contract.
- f. You made material misrepresentation in the submission of a claim.
- g. Your vehicle does not have a valid manufacturer vehicle Identification Number (VIN).
- h. The vehicle's title is branded as salvage, junk, rebuilt, totaled or flood damaged.
- i. Your claim aggregate has reached the original vehicle purchase price.

Notice of such cancellation will be delivered to You by registered mail. The notice of cancellation will state one of the above mentioned reasons for cancellation and will

include any reimbursement required. The cancellation will be effective as of the date of termination as stated in the notice of cancellation.

TRANSFER OF SERVICE CONTRACT

This Service Contract may be transferred upon sale of the vehicle to another private party. The Service Contract transfer must be made at the time of the vehicle transfer. You must request the transfer in writing, and it must be received by the Administrator within seven (7) days of the transfer. A fee of twenty five dollars (\$25.00) must accompany the request to transfer, along with the following information:

1. Name of New Owner
2. Address & Telephone Number
3. Vehicle Odometer Statement
4. Copy of Title showing transfer.

This Service Contract and all copies of the vehicle's maintenance records from a licensed repair facility showing actual oil changes and manufacturer's required maintenance must be given to the new owner at the time the Service Contract transfer is completed. Any remaining manufacturer's warranty must also be transferred at the same time as the vehicle's ownership is transferred. Transfer of this Service Contract does not include transfer of the 24 Hour Roadside Assistance Program.

FINANCING AND PAYMENT PROVISIONS

INSTALLMENT PAYMENT PROVISION

In the event that Your Service Contract is being paid for via a Retail Installment Service Contract (or its equivalent) which is terminated for nonpayment, the expiration date and mileage of this Service Contract may be modified to reflect the portion of the Service Contract that You have paid for. The modified expiration date and mileage of this Service Contract will be calculated on a pro rata basis by adding the amount of time and mileage that You have paid for to the original in service date and in service mileage of the Service Contract. You may contact the Administrator toll-free at (800) 871-0467 for the modified terms of Your Service Contract.

LIEN HOLDER CANCELLATION

If Your vehicle and this Service Contract have been financed, the lien holder shown on the Declaration Page may cancel this Service Contract for the default of the loan contract or if Your vehicle is declared a total loss due to an accident or theft or is repossessed. **In such event, immediate notification and submission of documents to the Administrator is required.**

ARBITRATION

It is understood and agreed that the transaction evidenced by this Service Contract takes place in and substantially affects interstate commerce. Any controversy or dispute arising out of or relating in any way to this Service Contract or the sale thereof, including for

recovery of any claim under this Service Contract and including the applicability of this arbitration clause and the validity of this Service Contract, shall be resolved by neutral binding arbitration. The arbitration will be governed by the rules and provisions of the most appropriate dispute resolution program of the American Arbitration Association ("AAA") in effect at the time the arbitration is demanded, including the supplementary procedures for consumer related disputes (www.adr.org). When appropriate as requested by either party, the arbitration will be before a panel of three arbitrators selected as follows: (1) one by the Provider/Obligor (2) one by You; and (3) one by the arbitrators previously selected. The arbitrators will be selected as provided in the AAA rules governing the arbitration. If You, the Provider/Obligor or any agent of the Provider/Obligor have any dispute between or among them that is subject to arbitration and is related to any dispute between or among them that is subject to arbitration and is related to any dispute covered by this arbitration clause, You and the Provider/Obligor consent to a joining of the arbitration proceedings. You will not have the right to participate in a class action or any other collective proceeding against the Provider/Obligor. Only a court, and not arbitrators, can determine the validity of this class action waiver.

- a. If You dispute Our determination to deny You benefits under this Service Contract, You must submit written notice to Us of Your intent to arbitrate that dispute no later than sixty (60) days following Our determination. Your failure to meet this time requirement will prevent You from disputing Our determination, whether through arbitration or otherwise.
- b. The arbitration shall take place within sixty (60) days of written notice of intent to arbitrate in a location near Your residence.
- c. Except for the filing fee and the costs You may incur to present Your case, the cost of the arbitration shall be borne by Us provided, however, that should the arbitrators find that You have raised a dispute without substantial justification, the arbitrator shall have the authority to order that the cost of the arbitration proceedings be borne by You.
- d. It is understood and agreed that the arbitration shall be binding upon the parties, that the parties are waiving their right to seek remedies in court, including the right to a jury trial, and that an arbitration award may not be set aside in later litigation except upon the limited circumstances set forth in the Federal Arbitration Act.
- e. All statutes of limitation that would otherwise be applicable shall apply to any arbitration proceeding. Neither party shall be precluded from instituting an action in a court of competent jurisdiction to obtain a temporary restraining order, a preliminary injunction or other equitable relief to preserve the status quo or prevent irreparable harm pending the selection of the arbitrator or the commencement and completion of the arbitration hearing. Neither party may recover exemplary damage awards in any arbitration proceeding.
- f. The agreement to arbitrate will survive the termination of this Service Contract.

IF THIS SERVICE CONTRACT IS FOUND NOT TO BE SUBJECT TO ARBITRATION, ANY LEGAL PROCEEDING WITH RESPECT TO ANY DISPUTE WILL BE TRIED IN A

COURT OF COMPETENT JURISDICTION BY A JUDGE WITHOUT A JURY. BOTH PARTIES WAIVE ANY RIGHT TO A JURY TRIAL IN ANY SUCH PROCEEDING.

TO FILE A CLAIM

If Your vehicle breaks down, take it to any reputable/licensed repair facility. You will need to provide the repair facility with a copy of Your Service Contract.

CLAIM PROCEDURE - NO REPAIRS OR MACHINE WORK ARE TO BE STARTED OR DAMAGED PARTS TO BE DISCARDED UNTIL FAILURE IS DIAGNOSED AND WORK IS AUTHORIZED BY THE ADMINISTRATOR. IT IS YOUR RESPONSIBILITY TO HAVE THE FAILURE PROPERLY DIAGNOSED. YOU ARE RESPONSIBLE FOR AUTHORIZING THE TEAR DOWN AND THE INSPECTION BY THE REPAIR FACILITY, BUT ONLY TO THE POINT WHERE THE DAMAGE IS VISIBLE OR DETERMINABLE. YOUR VEHICLE MAY BE REPAIRED AT ANY LICENSED REPAIR FACILITY OF YOUR CHOICE.

THE SERVICE MANAGER MUST:

1. Obtain Your authorization to inspect and/or tear down Your vehicle in order to determine the cause of failure and cost of the repair.
2. Call the Administrator to verify Your coverage and to obtain a Claim Authorization Number. For Claims/Customer Service (800) 871-0467.
3. Review Your coverage with You to explain what will be covered by the Service Contract and what portions of the repairs, if any, will not be covered.

WHEN YOU PICK UP YOUR VEHICLE, YOU MUST:

1. Review the work performed with the service manager.
2. Pay the deductible amount shown on the Declaration Page per visit.
3. Pay for any charges not covered by this Service Contract.
4. Have an authorization number.
5. Sign the repair order.

PAYMENT OR REIMBURSEMENT OF CLAIMS

PAYMENT OPTION: When the damage and repair falls within the scope of this Service Contract, and authorization to proceed with the repair is obtained from the Administrator and the repair work is completed, We will then reimburse You or the repair facility for the approved cost of the work performed on Your vehicle that is covered by this Service Contract less the Deductible, if any. The Administrator will arrange for such payment by check or nationally recognized credit card (usually Visa®, Mastercard® or American Express®).

REIMBURSEMENT OPTION: You or the repair facility may claim reimbursement from the Administrator, by submitting the paid invoice to the address below. **Claims must be submitted within one hundred eighty (180) days from the Administrator authorization date to qualify for reimbursement. The following information must be**

included with Your paid invoice and is generally supplied to You by the repair facility You selected:

1. Your mechanical complaint.
2. Itemized listing of replacement parts names, numbers and prices.
3. Description of labor and charges necessary to correct the mechanical failure.
4. Vehicle Mileage.
5. Date of Repair.
6. Authorization and Service Contract number.
7. Completed repair order (all applicable sublet repair bills). Rental Car contract charges (licensed rental agency only) will be reimbursed to You upon receipt by the Administrator of the paid rental contract charges. All items submitted for reimbursement must contain Your signature.

NOTICE: Our obligations under this Service Contract are backed by a reimbursement insurance policy issued by **Wesco Insurance Company**, 59 Maiden Lane, 6th Floor, New York, NY 10038. Wesco Insurance Company's toll-free telephone number is (866) 505-4048. If any valid claim is not paid within sixty (60) days after proof of loss has been filed with Us, You may contact Wesco Insurance Company directly.

Administrator:
Royal Administration Services, Inc.
51 Mill Street • Hanover, MA 02339
Phone: 1-800-871-0467 • Fax: 781-261-2522
Florida Certificate of Authority #60109