



Hey, <NAME>

What's Covered

- Engine
- Air Conditioning
- Brake System
- Fuel Delivery
- Cooling System
- Steering
- Base Electrical
- Advanced Electrical
- Transmission
- Transfer Case
- Drive Axle
- Turbo/Supercharger
- Seals & Gaskets*
- Suspension

*Seals & gaskets only covered when related to a covered component failure.

What's Not Covered

- Pre-existing conditions at time of purchase
- Damage from accidents, weather, theft, or vandalism
- Lack of proper maintenance or wrong fluids/lubricants
- Commercial use of your vehicle (unless Rideshare add-on selected)
- Manufacturer recalls or defects covered under factory warranty
- Routine maintenance items (filters, oil changes, fluids)
- Modifications or unauthorized parts not equivalent to OEM
- Repairs completed without our prior authorization
- Sales tax, storage fees, and/or consequential losses
- Parts not specifically listed in the Schedule of Coverages section of your Policy Booklet

Helpful Phone Numbers

MEMBER SERVICES
1-888-684-1843

ROADSIDE ASSISTANCE
1-888-905-1415

CLAIMS
1-888-319-9239

What To Do When Something Goes Wrong

1

Stop & Protect

Do not keep driving. Pull over safely to prevent further damage (additional damage from continued driving is not covered).

2

Call Roadside

Up to \$100 per incident is covered — no deductible for roadside services.

3

Contact Claims

Call 1-888-319-9239. Have your Contract ID or VIN ready.

4

Get Authorization

Repairs done without prior authorization will not be covered.

⚠ IMPORTANT

Never begin repairs before getting approval from HDA. You are responsible for any repairs completed without prior authorization.

Welcome to HomeDrive Assurance.

We're glad you're here. Enclosed is your auto protection contract booklet — your go-to guide for what's included in your plan, how to request service, and what to expect when your vehicle needs repair.

Inside, you will find:

- **Coverage details** – what's included in your plan
- **How to request service** – what to do when you need help
- **Maintenance requirements**– how to keep your vehicle eligible for coverage

If your vehicle breaks down, call us right away at 1-888-319-9239. Our team will walk you through the next steps, help arrange service, and answer any questions along the way.

We recommend keeping this booklet in your glovebox so it's there when you need it.

You're in good hands. If anything comes up, we're just a call away.

Seller

HomeDrive Assurance LLC
13217 Jamboree Rd #469 Tustin, CA 92782

Administrator

MBA Financial, LLC
15657 N Hayden Road, Ste 1366
Scottsdale, AZ 85260

Claims: 1-888-319-9239
Customer Service: 1-888-684-1843
Roadside: 1-888-905-1415

Declarations

CONTRACT DETAILS

Policy Number:

CONTRACT HOLDER ("YOU", "YOUR")

Customer Name - Primary

Customer Name - Secondary

Customer Phone - Primary

Customer Phone - Secondary

Customer Email Address

Customer Mailing Address

VEHICLE INFORMATION

Year

Make

Model

Vehicle Identification Number ("VIN")

Odometer

Declarations

CONTRACT INFORMATION

COVERAGE LEVEL	PREMIUM
DEDUCTIBLE AMOUNT	\$200.00
POLICY EFFECTIVE DATE	
CONTRACT EXPIRATION DATE	
CONTRACT MILEAGE	EXPIRATION
POLICY EXPIRATION	Coverage expires on the CONTRACT EXPIRATION DATE or upon reaching the CONTRACT EXPIRATION MILEAGE, whichever occurs first.
WAITING PERIOD	As specified below in WAITING PERIOD CALENDAR DAYS and WAITING PERIOD MILEAGE. Both conditions must be satisfied simultaneously.
WAITING PERIOD CALENDAR DAYS	
WAITING PERIOD MILEAGE	
TOTAL CONTRACT PRICE	
PAYMENT OPTION	<input type="checkbox"/> Paid in Full <input type="checkbox"/> Installment Payment Plan
CANCEL FEE	\$75.00

Policy Modifications

4 Wheel Drive Diesel Rideshare Liftkit / Oversized Tires

CONTACT INFORMATION

Claims Phone

Customer Service Phone

Roadside Assistance Phone

Claims Email

Administrator Mailing Address

Obligor Phone

IMPORTANT NOTICE: THIS IS NOT AN INSURANCE POLICY

This CONTRACT is a vehicle service contract regulated under applicable state vehicle service contract laws, not an insurance policy. The OBLIGOR identified in this CONTRACT is the party financially responsible for COVERED BREAKDOWNS under this CONTRACT.

If YOU have questions about this CONTRACT or wish to verify coverage, please contact the ADMINISTRATOR using the contact information on the DECLARATIONS PAGE.

Seller and Administrator Information

Seller and Administrator contact information is provided in the CONTACT INFORMATION section of the DECLARATIONS PAGE of this CONTRACT.

Definitions

The following terms have specific meaning when capitalized and used within this CONTRACT:

- 1. ADMINISTRATOR:** the party that administers this CONTRACT. This is who YOU contact for all BREAKDOWNS, CONTRACT cancellation requests and any other questions regarding YOUR CONTRACT.
- 2. BRANDED TITLE:** a VEHICLE title, registration or permit document marked with a permanent designation indicating an altered condition or unknown status of the VEHICLE. This includes, but is not limited to: damaged, dismantled, gray market, colored titles, salvaged, scrapped, water damage, totaled and odometer rollback or odometer unknown titles.
- 3. BREAKDOWN:** the inability of a COVERED PART to operate as it was designed to work in normal service, per established tolerances defined by YOUR VEHICLE manufacturer. A BREAKDOWN is defined as a COVERED PART exceeding such tolerances.
- 4. COMMERCIAL VEHICLE:** any VEHICLE whose primary and predominant use is for business purposes to generate income. Incidental or occasional business use of a VEHICLE that is primarily used for personal, family, or household purposes does not constitute commercial use under this CONTRACT.
- 5. CONTRACT:** this VEHICLE service CONTRACT that provides the COVERAGE that YOU have purchased from the SELLER.
- 6. CONTRACT HOLDER, YOU, YOUR:** the CONTRACT purchaser named as the CONTRACT HOLDER on the DECLARATIONS PAGE.
- 7. CONTRACT PERIOD:** The CONTRACT begins on the POLICY EFFECTIVE DATE as indicated on the DECLARATIONS PAGE and expires on the CONTRACT EXPIRATION DATE or upon the VEHICLE odometer reaching the CONTRACT EXPIRATION MILEAGE, whichever occurs first. This CONTRACT has a fixed term and does not renew automatically.
- 8. COVERAGE:** the COVERAGE YOU have purchased as provided by the CONTRACT.
- 9. COVERED BREAKDOWN:** a BREAKDOWN that results in an authorized payment by US to YOU or on YOUR behalf. The Exclusions & Provisions of this contract detail instances in which a COVERED PART will be excluded from qualifying as a COVERED BREAKDOWN.
- 10. COVERED PART:** any part of the VEHICLE that is specified as covered in the Schedule of Coverages and authorized by US for repair or replacement.
- 11. DECLARATIONS PAGE:** the page of this CONTRACT titled DECLARATIONS, which contains the CONTRACT HOLDER's information, VEHICLE information, CONTRACT terms, and all ADMINISTRATOR and OBLIGOR contact information governing this CONTRACT.
- 12. DEDUCTIBLE:** a portion of the COVERED BREAKDOWN YOU are required to pay per covered claim as listed on the DECLARATIONS PAGE of this CONTRACT.
- 13. OBLIGOR ("WE", "US", "OUR"):** National Administrative Service Company, LLC, whose current address and contact number are listed in the CONTACT INFORMATION section of the DECLARATIONS PAGE, is the OBLIGOR that is responsible for meeting the obligations provided to perform under this CONTRACT.
- 14. REPAIR FACILITY:** any automotive repair facility chosen by YOU that holds a current ASE (Automotive Service Excellence) certification and is capable of performing repair services to a COVERED PART.

15. SELLER: the company from whom YOU purchased this CONTRACT. SELLER information is provided on the DECLARATIONS PAGE of this CONTRACT.

16. TEARDOWN: the disassembly of a failed part required to determine the cause of failure. This includes RDI (Remove, Disassemble, and Inspect).

17. VEHICLE: the VEHICLE described on the DECLARATIONS PAGE.

Schedule of Coverages

Engine (Gas or Diesel): All internally lubricated parts within the Engine including; engine mounts and cushions; engine torque strut; timing belt, timing gears, guides, chain, tensioners and retainers; cylinder head intake and exhaust valves, valve springs, valve guides, valve seats; eccentric shaft; harmonic balancer; rear main seal housing; flywheel (flexplate) and flywheel ring gear; all pulleys; intake and exhaust manifolds; and oil pump. The engine block; engine heads; cylinder barrels; timing cover; valve cover(s); oil pan are covered ONLY if damage is caused by a BREAKDOWN of any internally lubricated part within the Engine.

Transmission: All internally lubricated parts within the Transmission, including the torque converter; transmission mounts and internal linkage; and control modules and solenoids. The transmission case and torque converter case covered ONLY if damage is caused by a BREAKDOWN of any internally lubricated part within the Transmission.

Cooling System: Radiator, water pump, housings.

Transfer Unit: All internally lubricated parts within the Transfer Case, including control modules. The Transfer Case housing is covered ONLY if damage is caused by a BREAKDOWN of any internally lubricated part within the Transfer Unit.

Drive Axle: All internally lubricated parts within the Drive Axle housings, including the axle shafts and constant velocity joints; universal joints; flexible joints; drive shafts; locking hubs; locking rings; supporters, and retainers and bearings. The differential housing, transaxle housing and final drive housing are covered ONLY if damage is caused by a BREAKDOWN of any internally lubricated part within the Drive Axle.

Base Electrical: Alternator; combination turn signal switch; control modules; cruise control transducer, engagement switch and servo; distributor; gauges; horns; washer pumps; relays; starter and starter solenoid manually operated switches; starter motor; front and rear wiper motors, electric seat motors, electric window motors, power antenna motors, and power door lock actuator; voltage regulator; window regulators; and wiring harnesses for listed covered components.

Advanced Electrical: Pneumatic suspension level control compressor, sensors and limiter valve; electronic coil packs; speed sensors; crankshaft position sensor, camshaft position sensor; instrument cluster; knock sensors; vehicle manufacturer installed anti-theft device; and anti-locking brake ("ABS") pump, pressure control module and pressure control valve.

Steering: All internally lubricated parts within the Steering Gear housing including; power steering pump; main and intermediate shafts; couplings; pitman arm; idler arm; rack and pinion; and tie rod ends and drag/center link. The steering gear housing is covered ONLY if the damage is caused by the BREAKDOWN of an internally lubricated part.

Air Conditioning: Compressor; condenser; clutch pulley and clutch coils; evaporator core; accumulator; receiver/dryer; orifice; expansion valve; serpentine belt tensioner; temperature control unit; blower motor; and air door actuators/motors.

Suspension: Upper and lower control, radius, thrust and trailing arms; shafts and bushings; upper and lower ball joints; steering knuckles; stabilizer shaft, linkage and bushings; track bar and bushings; kingpin and bushings; spindle and spindle supports; torsion bars, coil and leaf springs; and wheel bearings.

Brakes: Master cylinder; power assist booster; vacuum assist booster pump; wheel cylinders; combination (proportioning) valves; disc calipers; self-adjusters; and actuators.

Fuel Delivery: Fuel injectors; fuel pumps; fuel injection pump; fuel tank; pressure regulator.

Turbo-Charger: All internally lubricated parts of the vehicle manufacturer installed turbo-charger or supercharger. The housing is covered ONLY if damaged by the failure of a lubricated internal part.

Seals & Gaskets: Seals and gaskets are only covered in conjunction with the failure of one of the covered components listed above.

Exclusions and Provisions

The following are exclusions under this vehicle service agreement program:

- Any COVERED BREAKDOWN or failure for which the manufacturer is responsible under its warranty or under the repairer's guarantees.
- Any loss or expense that is the direct result of a mechanical or structural defect for which the manufacturer has publicly announced its responsibility by any means or by a recall for the purpose of correcting such defect.
- If the odometer has stopped or has been altered or disconnected and misrepresents your VEHICLE'S actual mileage.
- Any VEHICLE with a BRANDED TITLE, as defined in this CONTRACT.
- Any loss or damage due to collision, falling objects, theft, attempted theft, fire, fluid contamination, larceny, explosion, malicious mischief, vandalism, riot, or civil commotion, acts of God, flood or freezing, or acts of nature and events beyond our control.
- Misuse or abuse: negligence, modification, alteration, tampering, disconnection, improper adjustments or repairs, installation of parts not equivalent in quality and design to parts supplied by the manufacturer or add-on parts.†
- Towing or pulling: pulling a trailer or another vehicle unless your VEHICLE is properly equipped for this purpose as recommended by the manufacturer.
- Lack of manufacturer's required maintenance: if you fail to perform proper maintenance or customary lubrication services as recommended by the manufacturer, or by lack of required maintenance, or use of fuels, oils, and/or lubricants other than those recommended by the manufacturer.
- Commercial use of the covered VEHICLE.**
- For storage charges.
- Motor tune-up and maintenance items such as oil change filters, fluids, unless required in connection with the repair of a COVERED PART.
- Shop supplies, freight, and any additional fees not specifically authorized under this CONTRACT.
- Failure or loosening of fasteners, hardware, connections, bolts, nuts, screws.
- If you are renting the covered VEHICLE to another individual or entity.
- Any repairs performed on the covered VEHICLE not specifically authorized by us via an authorization number are not covered.
- Any claim papers received after 60 days from the authorization date will result in a claim denial.
- Parts not specifically listed as covered under this CONTRACT are not covered.
- Any failure or claim caused by a condition that existed prior to the purchase of this agreement.
- Any economic loss, including loss of time, inconvenience, lodging, food, storage, or other incidental or consequential loss or damage that may result from a failure.
- Sales tax.
- Minor fluid seepage that does not constitute a BREAKDOWN as defined in this CONTRACT and that falls within tolerances considered normal by the VEHICLE manufacturer. This exclusion does not apply where a seal or gasket has failed in conjunction with the BREAKDOWN of another COVERED PART, in which case the seal or gasket repair remains eligible for coverage subject to the other terms and conditions of this CONTRACT.

- Any covered part if a BREAKDOWN has not occurred or if the wear on that part has not exceeded the tolerances allowed by the manufacturer but which a repair facility recommends or requires be repaired in connection with a COVERED BREAKDOWN.
- Piston rings and intake or exhaust valves which have not sustained a BREAKDOWN but require removal of carbon deposits or other materials by grinding and/or refacing of the valves or seats and cleaning and/or replacement of the pistons and piston rings to restore engine compression or reduce oil consumption.

[†] If the Declarations Page shows that the Liftkit/Oversized Tires option was selected, COVERAGE will be provided for YOUR VEHICLE if it has oversized/undersized tires (not to exceed 6 inches greater than manufacturer's specifications), body lifts, and suspension lifts (maximum 6-inch combined lift) that are installed by the dealer or authorized dealer facility at the time of the VEHICLE sale. COVERAGE will be provided in accordance with the terms and provisions of this SERVICE CONTRACT. The odometer must be re-calibrated to register accurate readings in order for YOUR VEHICLE to be eligible for this COVERAGE. The oversized/undersized tires, body lifts, suspension lifts, and any and all modifications, alterations, or additions are specifically excluded from COVERAGE, and any failures caused by those oversized/undersized tires, body lifts, suspension lifts, and any and all modifications, alterations, or additions shall not be covered under this CONTRACT.

^{††} If the Declarations Page shows that the Rideshare option was selected, COVERAGE will be provided for YOUR VEHICLE if it is used for rideshare purposes. COVERAGE will be provided in accordance with the terms and provisions of this SERVICE CONTRACT. Any other commercial use of this VEHICLE outside of rideshare purposes will be considered a violation of this exception and YOUR VEHICLE will no longer qualify for COVERAGE under this SERVICE CONTRACT.

Limit of Liability

The aggregate limit of liability of all claims and benefits shall never exceed the J.D. Power Average Retail Value (or other independently published guide), at the time immediately preceding the BREAKDOWN. The maximum hourly labor rate for COVERED BREAKDOWNS shall not exceed the REPAIR FACILITY's posted labor rate, or \$150.00 per labor hour in the event a labor rate is not posted.

Replacement of parts and in particular certain automotive units, such as engines, transmissions, differential assemblies, and other components, may be by the use of remanufactured, rebuilt, or salvage parts of Like Kind & Quality (LKQ), meaning parts of equivalent quality, function, and specification to the failed COVERED PART. Any such parts will be covered under the terms and conditions for the remaining term of this CONTRACT.

This CONTRACT sets out the full extent of OUR responsibilities. Neither the OBLIGOR nor the ADMINISTRATOR shall be liable for special, indirect, incidental, punitive, or consequential damages (including, without limitation, damages for loss of business profits, business interruption, expenses arising out of third-party claims, loss of use of the VEHICLE, inconvenience, or any other loss), whether or not caused by or resulting from breach of agreement, negligence, or other wrongful act or omission, even if it has been advised of the possibility of such damages. Neither the OBLIGOR nor the ADMINISTRATOR authorize any person, entity, or dealer to create for them any other obligation or liability in connection with this product.

Agreement Holder Responsibilities

- Read the entirety of this agreement. Check YOUR agreement for COVERAGE and familiarize yourself with its terms and conditions. Only the parts specifically listed in the Schedule of Coverages are eligible for COVERAGE under this CONTRACT. Verify that both personal contact

information and VEHICLE information is correct & accurate at the time of underwriting this policy. Immediately contact the ADMINISTRATOR, listed on the DECLARATIONS PAGE, if any information is incorrect.

- Vehicle Maintenance Requirements
 - YOU must ensure that YOUR VEHICLE maintenance is performed as recommended by YOUR VEHICLE manufacturer.
 - Maintain all VEHICLE fluid levels as recommended by YOUR VEHICLE manufacturer.
 - Maintain all service records of YOUR VEHICLE as WE may require and request copies to accurately determine eligibility for COVERAGE under this CONTRACT. These records must include a date of service, the odometer reading at the time of service, supplies, and the VIN.
 - If YOU perform YOUR own maintenance, YOU must maintain a written log of dates, mileage readings, supplies, and a detailed description of each service performed. Receipts for the supplies utilized are required to be maintained.
 - YOUR claim may be denied if YOU fail to produce maintenance records, logs and receipts.
 - YOU must ensure that WE issue an authorization to proceed with repairs to qualify for COVERAGE. ANY REPAIRS COMPLETED WITHOUT OUR PRIOR AUTHORIZATION WILL NOT QUALIFY FOR COVERAGE.

Instructions in the Event of a Breakdown

- Be sure the covered VEHICLE is protected from further damage. Take immediate action to prevent further damage to your vehicle. Any damage resulting from continued operation of an impaired vehicle will constitute failure to protect your vehicle and will not be covered by this CONTRACT. Contact the roadside assistance number listed in the CONTACT INFORMATION section of the DECLARATIONS PAGE to request a tow to prevent further damage to the VEHICLE.
- Take YOUR VEHICLE to any ASE-certified REPAIR FACILITY of YOUR choosing. To verify whether a facility holds a current ASE certification, YOU may contact the ADMINISTRATOR using the contact information listed on the DECLARATIONS PAGE, or visit the ASE facility locator at www.ase.com. Contact the ADMINISTRATOR via the claims phone number or claims email address listed in the CONTACT INFORMATION section of the DECLARATIONS PAGE. Be ready with YOUR Contract ID or VIN for the fastest resolution time.
- Authorization of the REPAIR FACILITY occurs as part of the claims process YOU do not need to identify an authorized facility before taking YOUR VEHICLE in for diagnosis. The ADMINISTRATOR will work directly with YOUR chosen REPAIR FACILITY to complete authorization prior to any repair being performed. If YOUR chosen REPAIR FACILITY is unfamiliar with the claims authorization process, please ask them to contact the ADMINISTRATOR directly using the contact information on the DECLARATIONS PAGE.
 - Prior to proceeding with repairs, ensure that the REPAIR FACILITY contacts the ADMINISTRATOR and obtains authorization to proceed with the repair. **IMPORTANT: REPAIRS COMPLETED WITHOUT PRIOR AUTHORIZATION FROM THE ADMINISTRATOR WILL NOT BE COVERED UNDER THIS CONTRACT.**
 - The ADMINISTRATOR reserves the right to inspect the covered VEHICLE before the performance of repair or replacement.

Pay the applicable DEDUCTIBLE and all charges for service not covered by this CONTRACT. Diagnostic fees incurred in connection with an approved claim are covered under this CONTRACT and will be authorized by the ADMINISTRATOR as part of the claims process. NOTE: YOU are responsible for authorizing TEARDOWN of YOUR VEHICLE by the REPAIR FACILITY to determine the cause of failure. If the failure is not a COVERED BREAKDOWN under this CONTRACT, YOU will be responsible for all diagnostic and TEARDOWN costs.

Rental Car & Rideshare Provisions

Rental Car Coverage: COVERAGE for rental car reimbursement is limited to \$100.00 per day up to an aggregate of \$300.00 per claim. YOU will be responsible for the procurement of a rental car in the event of a COVERED BREAKDOWN. WE will reimburse YOU up to these limits, subject to the following conditions: (a) the claim must be authorized by the ADMINISTRATOR; (b) the authorized repair must require a minimum of 4 hours of labor time as determined by the ADMINISTRATOR; and (c) YOU must furnish rental car receipts to the ADMINISTRATOR for reimbursement. If the authorized repair requires less than 4 hours of labor time, rental car reimbursement will not be available for that claim.

Rideshare Coverage: In lieu of rental car COVERAGE, YOU may elect to utilize rideshare services, up to \$60 per day with \$300 in aggregate limit per claim. This COVERAGE is limited only to authorized claims with at least 4 hours of labor time.

Roadside Assistance

YOUR contract includes emergency roadside service that is available 24 hours a day, 365 days per year. Emergency services are provided by the roadside assistance number listed in the CONTACT INFORMATION section of the DECLARATIONS PAGE. If YOUR VEHICLE experiences a BREAKDOWN, please call the roadside assistance number listed in the CONTACT INFORMATION section of the DECLARATIONS PAGE to request emergency services. There is no DEDUCTIBLE applicable for utilizing these services. The maximum amount per service instance that WE will provide is \$100.00 – any costs exceeding this amount will be YOUR responsibility. YOUR benefits include:

- Towing Services
 - Limited to 1 service every 72 hours.
- Emergency Tire Services
 - Limited to 1 service every 72 hours; covers changing an inflated spare tire only.
- Lockout Service
 - Limited to 1 service every 72 hours; does not include costs related to issuing new keys.
- Dead Battery Service
 - Limited to 1 service every 72 hours.

Contract Term & Eligibility

COVERAGE is effective only when BOTH of the following conditions have been satisfied from the POLICY EFFECTIVE DATE and ODOMETER reading listed on the DECLARATIONS PAGE: (a) the waiting period in calendar days listed on the DECLARATIONS PAGE has elapsed; AND (b) the VEHICLE odometer has accumulated at least the waiting period mileage listed on the DECLARATIONS PAGE. Both conditions must be satisfied simultaneously — satisfying one condition alone does not activate COVERAGE under this CONTRACT. Any BREAKDOWN occurring before both conditions are met will not be eligible for coverage regardless of the date or mileage at the time of the BREAKDOWN.

INSURANCE STATEMENT

This service CONTRACT is not an insurance policy.

This CONTRACT has a fixed term. COVERAGE expires automatically on the CONTRACT EXPIRATION DATE or upon the VEHICLE odometer reaching the CONTRACT EXPIRATION MILEAGE, whichever occurs first. No renewal of coverage will occur after expiration. If YOU wish to obtain continued coverage after the expiration of this CONTRACT, YOU must purchase a new contract subject to then-current terms and underwriting.

This CONTRACT is not cancellable by the ADMINISTRATOR solely due to non-payment after the TOTAL CONTRACT PRICE has been paid in full. If YOU have selected the Installment Payment Plan option, the payment terms of the Payment Authorization Agreement govern and failure to make required installment payments may result in cancellation of this CONTRACT as described therein. Please refer to YOUR Payment Authorization Agreement for the payment plan terms.

Cancellation

1. YOU may cancel this CONTRACT by contacting the ADMINISTRATOR, in writing or via phone, using the mailing address or customer service number listed in the CONTACT INFORMATION section of the DECLARATIONS PAGE and submitting a request to cancel the CONTRACT, or as otherwise required by law.

a. If cancelled within 30 days of purchase and no claim has been filed, the ADMINISTRATOR shall issue a full refund of the TOTAL CONTRACT PRICE to the CONTRACT HOLDER.

b. If cancelled after more than 30 days have elapsed from the POLICY EFFECTIVE DATE, the refund will be calculated as follows: the TOTAL CONTRACT PRICE will be multiplied by one minus the greater of (i) the number of days elapsed since the POLICY EFFECTIVE DATE divided by the total number of days in the CONTRACT PERIOD, or (ii) the number of miles accumulated since the POLICY EFFECTIVE DATE divided by the total CONTRACT EXPIRATION MILEAGE. The greater consumption percentage represents the earned portion of the CONTRACT. Claims paid and the cancellation fee listed on the DECLARATIONS PAGE will then be deducted from the resulting unearned amount. No refund will be issued if deductions exceed the unearned amount, and no additional amount will be owed by the CONTRACT HOLDER beyond the cancellation fee. Refunds will be issued within 30 days of the cancellation effective date.

Example: TOTAL CONTRACT PRICE = \$2,000. CONTRACT PERIOD = 3 years / 36,000 miles. Cancellation occurs after 1 year (33.3% of term elapsed) and 15,000 miles (41.7% of mileage elapsed). Greater consumption = 41.7% (mileage). Unearned amount = $\$2,000 \times (1 - 0.417) = \$1,166.00$. Less claims paid (\$200) and cancellation fee (\$75) = refund of \$891.00.

2. The ADMINISTRATOR reserves the right to terminate this CONTRACT in the event of misrepresentation by YOU during the contract purchase, misrepresentation by YOU when filing a claim, or if YOUR VEHICLE is discovered to have been modified in a way contrary to the recommendations of the VEHICLE manufacturer.

Dispute Resolution Procedure

If YOU disagree with a claims decision made by the ADMINISTRATOR, YOU may request an internal review before pursuing any other remedy available under this CONTRACT. To request an internal review, YOU must contact the ADMINISTRATOR in writing using the contact information listed on the DECLARATIONS PAGE within 30 calendar days of receiving notice of the disputed decision. YOUR written request must include:

- (a) YOUR Contract ID or VIN;
- (b) A description of the BREAKDOWN and the repair performed or proposed;
- (c) A statement of the specific decision YOU are disputing; and
- (d) Any supporting documentation, including repair facility estimates, inspection reports, or maintenance records.

The ADMINISTRATOR will acknowledge receipt of YOUR request within 5 business days and issue a written determination within 30 calendar days of receiving YOUR complete submission. If the ADMINISTRATOR requires additional information to complete its review, WE will notify YOU in writing within 10 business days of receiving YOUR request.

Completion of this internal review process is not a prerequisite to pursuing any other remedy available to YOU under this CONTRACT or applicable law, including arbitration. However, WE encourage YOU to utilize this process as it may resolve YOUR concern more quickly and at no cost to YOU.

Transfer of Agreement

1. The CONTRACT HOLDER may transfer this contract to a new vehicle owner with our approval. The decision to approve transfers is entirely within our discretion and may be denied for any reason.
2. To transfer the CONTRACT, the CONTRACT HOLDER or new VEHICLE owner must contact US and submit the following information and documentation at time of transfer request:
 - a. Proof of the ownership change such as a bill of sale, VEHICLE registration or title;
 - b. An administrative processing fee of seventy-five dollars (\$75.00).
 - c. The odometer reading at time of ownership transfer;
 - d. Copies of receipts demonstrating that the last scheduled maintenance requirements have been performed as described in the VEHICLE MAINTENANCE REQUIREMENTS section.
3. This CONTRACT may not be transferred to another VEHICLE. It may only be transferred to a private owner of the same VEHICLE.
4. YOU may not transfer this CONTRACT to a vehicle dealer or to the customer of a vehicle dealer.
5. All remaining underlying warranties must be transferred to the new owner.

General Provisions

SUBROGATION: To the extent WE make payment under this CONTRACT for a COVERED BREAKDOWN, WE shall be subrogated to all of YOUR rights of recovery against any third party responsible for causing or contributing to that BREAKDOWN, including but not limited to REPAIR FACILITIES, parts manufacturers, and other service providers. YOU agree to cooperate fully with US in the pursuit of any such recovery, to execute any documents reasonably required to perfect OUR subrogation rights, and to refrain from taking any action that would impair or prejudice those rights. YOU shall not waive, release, or settle any claim against a third party for a COVERED BREAKDOWN without OUR prior written consent. Any amounts recovered through subrogation, net of OUR reasonable costs of recovery, shall first be applied to reimburse US for amounts paid under this CONTRACT. Any surplus remaining after full reimbursement shall be returned to YOU.

ENTIRE AGREEMENT: This CONTRACT, together with the DECLARATIONS PAGE, constitutes the entire agreement between YOU and US with respect to the coverage described herein and supersedes all prior and contemporaneous representations, discussions, negotiations, and agreements, whether oral or written, relating to the subject matter of this CONTRACT. No representation, promise, inducement, or statement of intent made prior to or at the time of purchase of this CONTRACT that is not expressly set forth in this CONTRACT shall be binding upon either party. No modification of this CONTRACT shall be valid or enforceable unless made in writing and signed by an authorized representative of the ADMINISTRATOR.

SEVERABILITY: If any provision of this CONTRACT is found by a court of competent jurisdiction or arbitrator to be invalid, illegal, or unenforceable under applicable law, such provision shall be deemed modified to the minimum extent necessary to make it enforceable, or if it cannot be so modified, it shall be severed from this CONTRACT. The invalidity, illegality, or unenforceability of any such provision shall not affect the validity or enforceability of any other provision of this CONTRACT, all of which shall remain in full force and effect. The parties agree to negotiate in good faith a replacement provision that is valid and enforceable and that achieves, to the greatest extent possible, the original intent and economic effect of the severed provision.

GOVERNING LAW: This CONTRACT shall be governed by, construed, and enforced in accordance with the laws of the State of Florida, without regard to its conflict of laws principles, except to the extent that applicable state law in YOUR state of residence mandates the application of that state's law to specific provisions of this CONTRACT. Any provision of this CONTRACT that conflicts with a mandatory requirement of the law of YOUR state of residence shall be deemed modified solely to the extent necessary to comply with that requirement, and all other provisions shall remain in full force and effect.

MISREPRESENTATION AND FRAUD: This CONTRACT is issued in reliance upon the accuracy and completeness of the information provided by YOU at the time of purchase, including but not limited to the VEHICLE information, odometer reading, and disclosure of any known pre-existing conditions. If YOU have made any material misrepresentation, omission, or fraudulent statement in connection with the purchase of this CONTRACT or the filing of any claim hereunder, this CONTRACT shall be void from its inception as if it had never been issued, and WE shall have no obligation to pay any claim or provide any benefit under this CONTRACT. In such event, WE shall refund to YOU any amounts paid for this CONTRACT, less any claims paid on YOUR behalf prior to discovery of the misrepresentation or fraud. For purposes of this provision, a misrepresentation is material if it would have caused US to decline to issue this CONTRACT, to issue it on different terms,

or to price it differently had the accurate information been known at the time of purchase.

NO THIRD-PARTY BENEFICIARY: This CONTRACT is entered into solely for the benefit of the CONTRACT HOLDER named on the DECLARATIONS PAGE. Nothing in this CONTRACT, express or implied, is intended to or shall confer upon any other person or entity — including but not limited to any REPAIR FACILITY, parts supplier, lender, lienholder, or other third party — any legal or equitable right, benefit, or remedy of any nature whatsoever under or by reason of this CONTRACT. The REPAIR FACILITY's authorization to perform repairs under this CONTRACT does not create any direct right of payment or contractual relationship between the REPAIR FACILITY and the OBLIGOR or ADMINISTRATOR.

OTHER COVERAGE — WARRANTY PRIMACY: This CONTRACT is intended to provide coverage that is excess to any manufacturer's warranty, dealer warranty, certified pre-owned warranty, or any other service contract or extended warranty that covers the same COVERED PART for the same BREAKDOWN. If a COVERED BREAKDOWN occurs while any such warranty or other coverage remains in effect for the affected COVERED PART, YOU must first pursue that warranty or coverage to its fullest extent before submitting a claim under this CONTRACT. WE will not authorize or pay any claim for a COVERED BREAKDOWN that is eligible for coverage under an existing warranty or other service contract, regardless of whether YOU have elected to pursue that coverage. YOU are responsible for notifying the ADMINISTRATOR of any applicable warranties or other coverage at the time of submitting a claim. If WE pay a claim that is subsequently determined to have been covered by an existing warranty or other coverage, WE shall be entitled to recover those amounts from the responsible warranty provider, and YOU agree to cooperate with US in any such recovery effort.

State-Specific Addendum

PAYMENT AGREEMENT

PAYMENT OPTION SELECTED (as indicated on the DECLARATIONS PAGE):

OPTION A - PAID IN FULL

Total Contract Price	
Payment Date	
Payment Method	

If Option A is selected, the TOTAL CONTRACT PRICE is paid in full at the time of purchase. No recurring payments are required. This CONTRACT is not subject to cancellation by a payment plan provider for non-payment.

**OPTION B - INSTALLMENT
PAYMENT PLAN (MEPCO)**

Payment Plan Provider	SING For Service, LLC a/k/a Mepco
Service Contract #	

Payment Plan Provider	Service Contract #
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SING For Service, LLC a/k/a Mepco	
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BUYER

SELLER

Dealer #

Name:	Name: HomeDrive Assurance LLC	
Address:	Address: 13217 Jamboree Rd #469	
City, State, Zip:	City, State, Zip: Tustin, CA 92782	
Phone:	Phone: 1-888-684-1843	
Email:	Salesperson:	

Initial Payment

Monthly Renewable Payment

**Monthly Renewable Payment
Due Date**

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Late Charge: Except as provided below, if you wish to continue your SC and do not make your full Monthly Renewable Payment within five (5) days of its scheduled due date, you will pay a late charge of the lesser of Ten Dollars (\$10.00) or five percent (5%) of the part of the payment that is late.

PAYMENT OPTIONS: You have paid Seller the Initial Payment in the amount set forth above. In order to renew your SC each month, you agree MEPCO can collect Monthly Renewal Payments from you, as scheduled and disclosed above.

Authorization: You hereby authorize MEPCO to make consecutive monthly charges to your credit/debit card or bank account listed below, in the amounts and at the times disclosed in the Payment Schedule above (plus late charges and returned payment charges, if any).

NOTICE TO BUYER

1. Do not sign this Agreement before you read it or if it contains any blank spaces.
2. You are entitled to an exact copy of this Agreement.
3. You have the right to cancel the Service Contract _____ at any time subject to the cancellation terms herein.
4. Keep this Agreement to protect your legal rights.

BY SIGNING BELOW, YOU ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS AGREEMENT, YOU ACKNOWLEDGE THAT YOU HAVE READ THIS AGREEMENT, INCLUDING THE ARBITRATION PROVISION BELOW, AND YOU AGREE TO BE BOUND BY THE TERMS OF THIS AGREEMENT.

PURCHASER	SELLER
Signature X	Signature X
Date	Date

In accordance with the terms and conditions of the agreement between Seller and Mepco (if Option B is selected), Seller hereby assigns its right, title and interest in this Payment Agreement to MEPCO, 10 S. LaSalle St., Suite 2310, Chicago, IL 60603. This Agreement sets forth the terms and conditions of the installment payment authorization by the Purchaser. See Cancellation section for instructions to cancel.

ADDITIONAL TERMS AND CONDITIONS

AUTHORIZATION (OPTION B ONLY): If YOU selected the Installment Payment Plan, YOU agree that MEPCO may collect installment payments from YOU according to the Payment Schedules above. If YOU selected the Paid in Full option, this Authorization section does not apply.

LATE CHARGE AND RETURNED PAYMENT CHARGES (OPTION B ONLY): YOU agree to pay the late payment charges and returned payment charges described in the Payment Schedules section above and the State-Specific Addendum applicable to YOUR state of residence. Returned payment charges for most states are Twenty-Five Dollars (\$25.00); see the State-Specific Addendum for state-specific amounts.

YOUR RIGHT TO CANCEL; ASSIGNMENT OF RIGHTS: You have the right to cancel the SC at any time in accordance with the terms of the SC. If you exercise the right to cancel the SC, you agree to send written notice of the cancellation to the Administrator and to us.

OUR RIGHT TO CANCEL: If you fail to make any payment when due or subject to the requirement in this section, fail to comply with any provision in the Agreement (default), after notice and any right to cure required by applicable law, we have the right to cancel the SC and take any action permitted by law to collect what you owe, if any. Upon cancellation, any refund will be calculated per the CANCELLATION section of this CONTRACT and applied first to any outstanding balance owed to MEPCO.

POWER OF ATTORNEY (OPTION B ONLY): In the event YOU default under the installment payment terms and if allowed by applicable law, YOU hereby irrevocably appoint MEPCO as YOUR attorney-in-fact with respect to the SC until all amounts payable are paid in full, with the powers described in the month-to-month Payment Authorization Agreement form used by MEPCO.

ENTIRE AGREEMENT: This Agreement constitutes the entire agreement between you and us. It supersedes any other written or oral agreement between the parties.

GOVERNING LAW; ARBITRATION: This Agreement is governed and construed in accordance with federal law and the laws of the state of your residence.

ARBITRATION PROVISION

This Arbitration Provision significantly affects your rights in any dispute with us. Please read this Arbitration Provision carefully before you sign or ratify this Agreement.

EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT.

STATE LAW DISCLOSURES

OHIO: If you reside in Ohio, the following disclosure applies: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers.