



## Daily Service Plans

### Rental Protection Program Terms and Conditions

The Administrator of this Plan (Hereinafter “ADMINISTRATOR”), Consumer Priority Service, Inc., located at 3101 Emmons Ave Brooklyn NY 11235, agrees with the purchaser of this Plan (Hereinafter “OWNER”), to service registered products that experience a mechanical breakdown, due to manufacturer’s defects in materials and workmanship, power surges, accidental damage, and normal wear and tear that are the result of normal usage. This Plan pays for parts and labor for functional parts. Functional parts are those component parts that are critical to the performance of the product’s essential function. ADMINISTRATOR will repair or replace the product, or any parts thereof, as required, subject to the terms and conditions of this Plan.

THIS PLAN (HEREINAFTER “PLAN”) IS A LEGAL CONTRACT BETWEEN YOU AND THE ADMINISTRATOR. COVERAGE INCLUDES ONLY THOSE ITEMS STATED AS COVERED, EXCLUDING ALL OTHERS. IN ADDITION TO THE GENERAL CONDITIONS AND EXCLUSIONS STATED BELOW; DEPENDING ON THE COVERAGE YOU SELECT AND THE ITEMS YOU CHOOSE TO INCLUDE IN THIS PLAN, DIFFERENT TERMS, CONDITIONS, AND EXCLUSIONS MAY APPLY TO SPECIFIC PRODUCTS. PLEASE READ THIS PLAN CAREFULLY AND COMPLETELY.

#### Accidental Damage Plan Coverage:

This plan includes Accidental Coverage for the covered product and shall cover damages as a result of impact, liquid spill or unintentional physical damage for Smart Phones

#### General Conditions:

Along with the wording of original equipment manufacturers’ written warranty, the following terms and conditions will apply:

- a. To be eligible for coverage under this plan, all electronic products must be in good working order at the time of plan purchase
- b. Plan coverage for all products begins on the 31<sup>st</sup> day of plan ownership. All claims placed within 30 days from the date of purchase of your plan will be excluded from coverage
- c. ADMINISTRATOR reserves the right to repair or replace the covered product with a comparable feature model of like kind and quality. ADMINISTRATOR reserves the sole right to determine, according to the terms and conditions of the Plan, whether a covered item will be repaired or replaced
- d. Repair or replacement of your product will apply toward the aggregate claim limit under the Plan Limits of Liability.
- e. ADMINISTRATOR is not responsible for matching any feature of an existing item that does not contribute to the primary function of that item
- f. Product replacement or reaching the annual limit of liability under this Plan will fulfill this agreement for the claimed product only for the remainder of the current term. Once a replacement/settlement has been released, there shall be no further obligations under this Plan for said claimed product. The replacement product is considered covered under this Plan upon the expiration of the original term if the customer re-enrolls in the program
- g. If no defect is found (no fault found) or service cannot be approved based on the terms and conditions of this Plan, OWNER shall be responsible for service costs incurred

#### Registration:

While registration is not required, we encourage you to register the Plan within 30 days of your Plan purchase date. To register your Plan, visit [www.cpscentral.com/fasc](http://www.cpscentral.com/fasc) and click the “Register” button. If you prefer to register by telephone with a representative, please call (800) 905-0443. If you choose not to register this Plan, if you experience a failure that requires service, you may be asked to provide proof of purchase of the product, prior to receiving claims services.

#### Transferability:

This Plan is not transferable to a subsequent owner.

#### Cancellation:

OWNER may cancel this Plan at any time for any reason within thirty (30) days of the original purchase date of the Plan and receive a full refund. ADMINISTRATOR may cancel this Plan for reasons, including but not limited to, misuse of the product, unauthorized modifications to the product. In the event of cancellation by ADMINISTRATOR (except for non-payment), ADMINISTRATOR will provide the Plan owner with a pro-rata refund of the current daily premium. All service costs incurred during Plan ownership, shall be fully deducted from the pro-rated refund amount. If the service costs under Plan ownership exceed the pro-rated refund amount, no refund shall be issued.

**To Arrange for Service:**

For prompt service call (800) 905-0443. Please have your Plan information available so that our customer service representative can assist you in scheduling proper authorized service for your covered product.

**Service Reimbursements:**

You may obtain and submit estimates of repair to ADMINISTRATOR for review and approval. All submitted estimates must receive prior approval from ADMINISTRATOR before service has been performed in order to qualify for reimbursement under this Plan. Please call (800) 905-0443 for assistance. Failure to properly follow this procedure may delay or cause denial of your reimbursement request.

**Service Call Fees:**

OWNER shall be required to pay a Service Call Fee for each service request submitted. No replacement shall be authorized by ADMINISTRATOR prior to Service Call Fee collection. If your replacement has been approved but the Service Call Fee has not yet been collected, the Service Call Fee will be deducted from the approved replacement amount. Service Call Fees vary according to category and product as defined below.

**Service Fee per Claim:**

Product Value	Service Fee
\$0 - \$150.00	\$49.00
\$150.01 - \$250.00	\$49.00
\$250.01 - \$500.00	\$49.00

**Limit of Liability:**

Coverage under this Plan will terminate for specific products if, and when total repair cost(s) for the covered product equals or exceeds the (Current Market Value (CMV) for that product as determined by ADMINISTRATOR.

- a. ADMINISTRATOR, OBLIGOR and/or Insurer shall not be held liable for any violations of federal, state and local laws, regulations or guidelines prior to the beginning of the contract term and will not perform repairs or replacements that violate any current federal, state and local laws, regulations or guidelines.
- b. ADMINISTRATOR, OBLIGOR and/or Insurer shall not be responsible or liable for secondary, incidental, and/or consequential loss or damage resulting from the malfunction of any covered item, including, but not limited to loss of income, utility bills, additional living expenses, personal and/or property damage.
- c. ADMINISTRATOR, OBLIGOR and/or Insurer is not responsible or liable for any delay in service or failure to provide service caused by conditions beyond ADMINISTRATOR, OBLIGOR and/or Insurer's control such as weather.

**Exclusions:**

- a. If after service is performed, it is determined that the cause of the problem was software related, including but not limited to, errors resulting from improperly functioning or defective software, viruses, or any problems related to customized or proprietary software, or internet, OWNER shall be responsible for all costs incurred.
- b. This Plan does not cover failure as a result of: misuse, abuse, user induced damage, rust or corrosion, mistreatment, including but not limited to, removal of parts and damage by people, pests, or pets, or foreign objects found inside the equipment
- c. This Plan does not cover deterioration of the appearance of the product, any cosmetic part or finish defects such as paint, porcelain, glass or plastic, dents, or peeling that do not impede the use of the product
- d. Any damage resulting from unauthorized replacement parts, improper service or modifications made to the covered product(s) including firmware or software.
- e. loss occurring during the manufacturer's warranty period and any loss due to failure to follow the manufacturer's recommended maintenance specifications or operating instructions during the term of this Plan.
- f. Any loss resulting from collision with another object or any damage while the product is being shipped to the owner is excluded
- g. Any loss resulting from manufacturer's recall or rework
- h. If a covered product is damaged by a power surge, coverage under this Plan will apply, excluding software or data, provided proof that an approved power surge protector was in use at the time of damage and any additional conditions included herein.
- i. Products that have been lost or stolen
- j. Intentional damage

- k. Fire damage
- l. Saltwater damage.
- m. Products used in a way the manufacturer never intended.
- n. Damage incurred by natural disasters (i.e. hurricanes, tornadoes, earthquakes, fires, etc.).

**Appeal Protocol:**

If at any time a dispute arises between OWNER and ADMINISTRATOR on claim adjudication, OWNER has full rights under this policy to file an appeal through ADMINISTRATOR by emailing [appeals@cpscentral.com](mailto:appeals@cpscentral.com) and requesting an appeal form. ADMINISTRATOR will review and respond to all appeals within 48 business hours. ADMINISTRATOR will make reasonable efforts to resolve appeals amicably within the confines of the terms and conditions stated herein.

**Insurance:**

The Administrator of this Plan, Consumer Priority Service, Inc., located at 3101 Emmons Ave Brooklyn NY 11235 (800) 905 - 0443.

Obligations of this plan are guaranteed under a Contractual Liability Insurance Policy issued by Plateau Casualty Insurance Company. Should the ADMINISTRATOR fail to pay or provide service on a claim, including claims related to the return of unearned portion of the premium, within sixty (60) days after proof of loss has been filed, the contract holder is entitled to make a claim directly against the service contract reimbursement insurance company, Plateau Casualty Insurance Company, located at 2701 N. Main St. Crossville, TN 38555 (888) 398-3632. The obligor of this PLAN is MHHC Warranty and Service Inc. (MHHC), located at 400 Union ST SE Olympia, WA 98501 (800) 743 -7480.

**State Specific Information:**

**Alabama only:** In the event that we cancel this Plan for any reason, except nonpayment of the Plan purchase price or a material misrepresentation by you, we shall provide you with written notice of such cancellation at least five days prior to the effective date of the same.

**Arizona only:** Claims or the cost of repairs performed shall not be deducted from any refund owed upon cancellation of this Plan. We will not cancel or void this Plan due to pre-existing conditions, prior use or unlawful acts relating to the product or misrepresentation by us or our subcontractors. Neither we, our assignees, nor our subcontractors will cancel or void coverage under this Plan due to our failure to provide correct information or our failure to perform the services or repairs provided in a timely, competent and workmanlike manner.

**California only:** This service contract can be cancelled by the contract holder for any reason. If you decide to cancel this service contract, and a cancellation notice is received by the administrator with thirty (30) days for a home appliance or a home electronic, or within sixty (60) days for all other products, of the date you received the service contract, and no claims have been made against the service contract, you will be refunded the full service contract price. If you cancel your service contract after thirty (30) days for a home appliance or home electronic, or after sixty (60) days for all other products, from the date you received this service contract, you shall receive a pro-rata refund of any amount of the service contract price, less any claims paid, less an administrative fee of ten percent (10%) of the service contract price or \$25, whichever is less, unless otherwise precluded by law.

**Connecticut only:** The expiration date of this Plan shall automatically be extended by the duration that the covered product is in our custody while being repaired. You may pursue arbitration to settle disputes between you and us. You may mail your complaint to: State of Connecticut, Insurance Department, P.O. Box 816 Hartford, Connecticut 06142-0816, Attention: Consumer Affairs. The written complaint must describe the dispute, identify the price of the product and cost of repair, and include a copy of this Plan.

**Georgia only:** This contract will be interpreted and enforced according to the laws of the State of Georgia. Cancellation shall comply with Section 33-24-44 of the Code of Georgia. Notice of such cancellation will be in writing and given at least 30 days prior to cancellation. Refunds will be based on the excess of the consideration paid for this Plan above the customary short rate for the expired term of the Plan. Claims paid shall not be deducted from any refund owed. Any refund owed and not paid as required is subject to a penalty equal to 25% of the refund owed and interest of 18% per year until paid; however, such penalty shall not exceed 50% of the amount of the refund.

**Hawaii only:** In the event we cancel this Plan, we shall provide five (5) days prior notice of such cancellation which notice shall include the effective date of cancellation. If a refund is not paid by us within forty-five (45) days after your return of the Contract to Us, we will pay you a penalty of ten percent (10%) of the purchase price for each thirty (30) day period the refund remains unpaid.

**Indiana only:** Proof of payment for this Plan constitutes proof of payment to the insurer identified herein for the reimbursement insurance coverage specified.

**Michigan only:** If performance under this Plan is interrupted because of a strike or work stoppage at our place of business, the effective period of this Plan shall be extended for the duration of such strike or work stoppage.

**Nevada only:** The obligor in Nevada is MHHC Enterprises, Inc. If you are not satisfied with the manner which the provider is handling the claim on the contract, you may contact the Commissioner by use of the toll-free number of the Division, (888) 872-3234. If a refund is not paid by us within forty-five (45) days after your return of the contract to us, we will pay you a penalty of ten percent (10%) of the purchase price for each thirty (30) day period the refund remains unpaid.

The limit of liability under this contract equals the total cost of all repair or replacement services provided under this program not to exceed the purchase price paid for the covered product. Claims paid or the cost of repairs performed shall not be deducted from any refund owed upon cancellation of this Plan. In the event we cancel this Plan, no cancellation fee shall apply and we shall provide you with written notice at least 21 days prior to the effective date of such cancellation, which notice shall indicate the date of cancellation and the reason for cancellation. 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. In the event that replacement parts needed for repair should become unavailable during the coverage period of the Plan, we shall be excused from performance hereunder and you shall receive a refund of the purchase price paid by you for the product.

**New Mexico only:** 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; or 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. If a refund is not paid by us or credited to your account within sixty (60) days after your return of the contract to us, we will pay you a penalty of ten percent (10%) of the purchase price for each thirty (30) day period, or portion thereof that the refund remains unpaid.

**North Carolina only:** The purchase of this Plan is not required to purchase or obtain financing of the product covered hereunder.

**Oklahoma only:** 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. This is not an insurance contract. Coverage afforded under this contract is not guaranteed by the Oklahoma Insurance Guaranty Association.

**Oregon only:** Any controversy or claim arising out of or relating to this contract shall be settled by arbitration only upon your and our mutual agreement, in accordance with the Oregon Uniform Arbitration Act, and in your county of residence or another location in Oregon mutually agreed to by you and us.

**South Carolina only:** If you purchased this Plan in South Carolina, complaints or questions about this Plan may be directed to the South Carolina Department of Insurance, P.O. Box 100105, Columbia, South Carolina 29202-3105, telephone number 803-737-6180. In the event we cancel this Plan, we shall provide prior notice of such cancellation at least fifteen (15) days before the effective date of cancellation. Such notice shall state the effective date of cancellation and the reason for cancellation.

**Tennessee only:** This Plan is automatically extended while the product is being repaired.

**Texas only:** Unresolved complaints concerning a provider or questions concerning the registration of a service contract provider may be addressed to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711.

**Utah only:** Coverage afforded under this Plan is not guaranteed by the Utah Property and Casualty Guaranty Association. We can cancel this contract during the first sixty (60) days of an annual term by mailing to You a notice of cancellation at least thirty (30) days prior to the effective date of cancellation except that we can also cancel this contract during such time period for nonpayment of premium by mailing you a notice of cancellation at least ten (10) days prior to the effective date of cancellation. After sixty (60) days have elapsed, we may cancel this contact by mailing a cancellation notice to you at least ten (10) days prior to the effective date of cancellation for cancellations due to any of the following reasons: (a) nonpayment of premium; (b) material misrepresentation; (c) substantial change in the risk assumed, unless we should reasonably have foreseen the change or contemplated the risk when entering into the contract; or (d) substantial breach of contractual duties, conditions, or warranties. The notice of cancellation must be in writing to you at your last known address and contain all of the following: (1) the contract number; (2) the date of notice; (3) the effective date of cancellation; and (4) a detailed explanation of the reason for cancellation.

**Washington only:** In the event we cancel this Plan, we shall provide you with written notice at least 21 days prior to the effective date of such cancellation, and the notice shall indicate the date of cancellation and the reason for cancellation. You are not required to wait before filing a claim directly with the insurer of this contract.

**Wisconsin only:** This service contract is subject to limited regulation by the Office of the Commissioner of Insurance of the State of Wisconsin. Claims paid or the cost of repairs performed shall not be deducted from any refund owed upon cancellation of this Plan. We will not deny your claim solely because you did not obtain preauthorization if we are not prejudiced by your failure to notify us.