

# SERVICE CONTRACT REGISTRATION FORM APPEARANCE PROTECTION

**VEHICLE OWNER INFORMATION**

NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 CITY / STATE / ZIP \_\_\_\_\_  
 HOME / WORK / CELL PHONE \_\_\_\_\_  
 EMAIL \_\_\_\_\_

**SELLING DEALER INFORMATION**

NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 DEALER AUTHORIZED NAME AND SIGNATURE \_\_\_\_\_

**VEHICLE INFORMATION**

YEAR / MAKE / MODEL \_\_\_\_\_  
 CURRENT ODOMETER \_\_\_\_\_  
 VEHICLE IDENTIFICATION NUMBER \_\_\_\_\_  
 APP PURCHASE PRICE \$ \_\_\_\_\_  
 PURCHASE DATE \_\_\_\_\_

**SERVICE CONTRACT REGISTRATION:** This Service Contract registration form must be completed and submitted to Obligor within thirty (30) days from the date of purchase of the vehicle. To verify that the Service Contract has been submitted and accepted, vehicle owner may contact Obligor at the telephone number and mailing address listed below or at [www.permaplate.com](http://www.permaplate.com).

Purchase of this Service Contract is not required in order to purchase or obtain financing for a motor vehicle.

**SPECIFIC SERVICE CONTRACT COVERAGE IS SET FORTH ON THE REVERSE SIDE**

## COVERAGE OPTIONS AND TERM SELECTION

### APPEARANCE PROTECTION PROGRAM (APP)

Paintguard®       Fiberguard®       Leatherguard®

Soundguard®       Rustguard®

3 Year (All Vehicles)       5 Year (All Vehicles)       7 Year (0-3 Model Years Old Only)

**IF A COVERAGE OPTION IS SELECTED AND NO TERM BOX IS CHECKED, MAXIMUM TERM WILL APPLY**

**\*\*\*NOTIFY OBLIGOR OF COVERED DAMAGE WITHIN 30 DAYS;  
FAILURE TO DO SO WILL RESULT IN CLAIM DENIAL\*\*\***

**VEHICLE OWNER SIGNATURE** \_\_\_\_\_

I acknowledge receipt of this Service Contract and acknowledge my responsibility to contact the Obligor regarding damage within the time period listed above.

# PERMAPLATE SERVICE CONTRACT

**Definitions:** **Obligor**, the manufacturer of PermaPlate products, shall mean Siskin Enterprises, Inc. **Service Contract** shall mean this Service Contract Registration Form.

## APP Coverage & Term Qualifications:

- Current or previous three (3) model year vehicles, from the date of purchase, shall qualify for repair or replacement coverage for 3, 5 or 7 year terms. (For example, if a vehicle is purchased in calendar year 2013, eligible model years would be 2010 and newer.) Obligor reserves the right to attempt to repair/remove all damage through reconditioning (professional cleaning and/or detailing) prior to repainting/replacing any surface.
- Current or previous five (5) model year vehicles, at the time of purchase, qualify for repair or replacement coverage for 3 or 5 year terms. (For example, if a vehicle is purchased in calendar year 2013, eligible model years would be 2008 and newer.) Obligor reserves the right to attempt to repair/remove all damage through reconditioning (professional cleaning and/or detailing) prior to repainting/replacing any surface.
- Vehicles exceeding five (5) model years, from the date of purchase, are limited to the cost of reconditioning (professional cleaning and/or detailing) to the extent reasonably possible for 3 or 5 year terms.

This Service Contract is effective for the duration of the term selected on the reverse side of this Service Contract. This Service Contract applies only to areas of the vehicle which have been treated and does not cover pre-existing damage. **This Service Contract is subject to all terms and conditions as set forth on both sides of this document.**

## APPEARANCE PROTECTION PROGRAM (APP)

**Exterior (PermaPlate Paintguard®):** Should the treated exterior painted body panels sustain damage due to weather induced fading, oxidation, loss of gloss or surface rust caused by industrial fallout, or permanent staining by bird droppings, insects, water spotting, tree sap, or acid rain, road salts, de-icing agents, ocean spray, or paint overspray, such condition(s) will be repaired free of charge. Additionally, coverage includes damage to headlight lenses caused by the sun, fading, or oxidation; brake dust staining on Aluminum alloy wheels; and hard water spotting on chrome surfaces. Obligor reserves the right to attempt to repair any damage through surface reconditioning (professional cleaning and/or detailing) prior to repainting any surface. Headlight lenses, alloy wheels, and chrome surfaces remedy is limited to professional cleaning to the extent reasonably possible not to exceed an aggregate limit of three-hundred and fifty dollars (\$350) for the Term selected.

**Interior Fabric (PermaPlate Fiberguard®):** Should the treated interior cloth upholstery, carpet and fabric door panel inserts of the vehicle sustain permanent staining, such condition will be repaired free of charge. Obligor reserves the right to attempt to remove any stain through professional cleaning prior to replacing any surface. Damage due to rips, tears, or burns is limited to the cost of reconditioning rather than replacement.

**Interior Leather/Vinyl (PermaPlate Leatherguard®):** Should the treated interior leather and vinyl surfaces sustain damage such as fading, staining, cracking, or loose seam stitching, Obligor will repair such condition free of charge. Obligor reserves the right to attempt to correct any damage through professional reconditioning prior to replacing any surface. Damage due to rips, tears or burns is limited to the cost of reconditioning rather than replacement.

**PermaPlate Soundguard®:** Should Soundguard flake or chip off, it will be reapplied completely free of charge.

**PermaPlate Rustguard®:** Should the treated metal surface be damaged by corrosion or rust through perforation from the inside out, such condition will be repaired completely free of charge.

**Rental Car Reimbursement:** Throughout the term of this Service Contract, Obligor will reimburse the consumer's rental car expense incurred during the course of repairs up to a maximum of fifty dollars (\$50) per day and up to an overall aggregate of two-hundred and fifty dollars (\$250). The consumer is responsible for the upfront expense and will be reimbursed once such expense is verified.

**Right to Transfer:** The vehicle owner shall have the right to transfer this Service Contract to the next owner of this vehicle free of charge. To complete such transfer, Obligor must be notified of the change in ownership within thirty (30) days from the date of transfer to such first subsequent owner.

**Vehicle Owner Requirements:** Vehicle owner is required to keep the interior and exterior surfaces clean, use touch up paint on chips and/or scratches as well as inspect for other damages as would be covered under this Service Contract. Recommended maintenance procedures for interior and exterior care can be found in the vehicle owner's manual, PermaPlate Care and Maintenance Tips Brochure, or posted at [www.permaplate.com](http://www.permaplate.com). **OBLIGOR IS NOT OBLIGATED OR RESPONSIBLE FOR GENERAL CLEANING.**

**Exclusions:** This Service Contract does not apply to surfaces that are not treatable (matte/non-glossy paints, colored plastic exterior trim, headliners, seat belts, gear shift knobs, suede leather, steering wheels, or other materials / surfaces as determined by the design of the vehicle). This Service Contract does not cover: damage resulting from failure to follow the prescribed maintenance procedures; damage reported after the 30-day notification period; damage resulting from tar, surface rust occurring to the panels facing inward on the vehicle (i.e. the tailgate or panels in a truck bed facing the inside of the bed, door jambs, painted inner panels of doors, hood or trunk); damage due to theft, vandalism, collision, fire or other natural casualties. This Service Contract further excludes damage caused by neglect, abuse or chips, scratches or similar damage; manufacturers defects (any damage as a result of the defective design, defective paint such as peeling and chipping of the paint or factory clear coat, paint separating, cracking or flaking, workmanship or materials as determined by independent inspection or factory bulletins); damage resulting from modifications or alterations of the factory's original finishes or additions made to the vehicle after leaving the factory. Also excluded from coverage is damage to interior fabric, leather or vinyl caused by bleach, acid or other caustic or corrosive substances; surface wear or natural creases in leather and vinyl seats; or damage resulting from poor adhesion to the surface to which leather or vinyl has been attached. Repair of headlight lens is limited to the exterior surface and does not cover headlight replacement or internal fogging/condensation. Alloy wheel coverage excludes; any aftermarket wheels, wheel covers, and hubcaps, or damage to wheels caused by road hazards, scrapes, scuffs, or road rash as well as any other damage that would cause a bent, cracked, or similarly damaged wheel. This Service Contract does not apply to damage occurring outside of the United States, Canada, and Puerto Rico.

## GENERAL INFORMATION

**Obligor's Repair Obligations:** If covered damage has occurred, Obligor will pay only for the repair of the damaged portion of the vehicle. Obligor reserves the right to inspect for liability or may request estimates for repair and/or photographs of the damage to determine the validity of the claim. Obligor has sole discretion in determining and implementing repair procedures. Such repairs will be performed with reasonable promptness and with quality workmanship. Obligor's liability is limited to the lesser of the cost of repair or the trade-in value of the vehicle as determined by NADA, National Auto Dealers Association.

**Claim Procedure:** To be valid, a claim must be filed during the Service Contract term selected and may only be paid on a properly registered and, if applicable, properly transferred Service Contract. In order to reasonably minimize further damage which might occur, a claim also must be filed within thirty (30) days from the earlier of either the appearance of damage covered by this Service Contract or the time when damage could have been discovered upon reasonable observation or inspection by contacting Obligor at the telephone number, address or email address listed below. **FAILURE TO PURSUE A CLAIM WITHIN SIXTY (60) DAYS FROM THE ONSET OF CLAIM APPROVAL VOIDS THE SERVICE CONTRACT PERTAINING TO SUCH DAMAGE. CONTACT OBLIGOR FOR AUTHORIZATION PRIOR TO UNDERTAKING ANY REPAIRS. REPAIRS DONE WITHOUT EXPRESS, WRITTEN AUTHORIZATION FROM OBLIGOR WILL NOT BE ELIGIBLE FOR REIMBURSEMENT.**

**Right to Cancel:** This Service Contract is cancelable by the owner at any time provided there are no claims made. If canceled within thirty (30) days of the Purchase Date, owner will receive a full refund of the purchase price. After thirty (30) days, owner will receive a pro-rata refund of the purchase price, based on the number of unused months, less a \$50.00 service fee. Owner may cancel by notifying Obligor at the address set forth at the bottom of this page.

**Not Insurance:** This Service Contract is not an insurance policy. It is an agreement between the vehicle owner and Siskin Enterprises, Inc. for certain covered repairs done by Obligor's certified technicians. Owner should obtain its own casualty and personal property insurance for owner's vehicle.

**SISKIN ENTERPRISES, INC. IS THE OBLIGOR OF THIS SERVICE CONTRACT.** TERMS AND CONDITIONS ARE AS STATED ABOVE AND CANNOT BE ALTERED. Obligations of the Obligor under this Service Contract are insured under a reimbursement policy. If covered service is not provided by Obligor before the 60<sup>th</sup> day from date of valid claim initiation, vehicle owner may apply directly to Wesco Insurance Company (a member of AmTrust Group), 59 Maiden Lane, 43<sup>rd</sup> Floor, New York, NY 10038 for benefits afforded under this Service Contract. Phone: 866-505-4048

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Call Toll Free (800) 453-8470; or E-mail: [customerservice@permaplate.com](mailto:customerservice@permaplate.com)

## SPECIAL STATE REQUIREMENTS AND DISCLOSURES

**THIS SERVICE CONTRACT IS AMENDED TO COMPLY WITH THE FOLLOWING STATE REQUIREMENTS AND DISCLOSURES. They apply to You if You purchased this Service Contract in the following states:**

### ALABAMA

**Cancellation:** The Cancellation fee will be \$25. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within 45 days of return of the Service Contract to Obligor.

### ARIZONA

**Cancellation:** You will be refunded on a pro-rata basis with no deduction for a claim incurred or paid under this Service Contract. The Obligor may not cancel this Service Contract or void coverage under this Service Contract due to (1) Our acts or omissions in failing to provide correct information or to perform services or repairs in a timely, competent, and workmanlike manner, (2) pre-existing conditions, (3) prior use or unlawful acts relating to the covered Vehicle, (4) Our misrepresentation, and (5) ineligibility of the Vehicle for coverage under the program.

All exclusions only apply to occurrences after the Service Contract sale date.

### CALIFORNIA

**Cancellation:** This Service Contract is cancelable by the You at any time. You may cancel this Service Contract within sixty (60) days of the Purchase Date for a full refund of the purchase price if no claims have been made. After sixty (60) days or if there have been claims made, You will receive a pro-rata refund of the purchase price, based on the number of unused months, less an administrative service charge of the lesser of \$25 or 10% of the contract purchase price. Should the service charge and/or amount of claims exceed the refund amount, no refund is due to You. You may cancel by notifying Obligor in writing at the address set forth at the bottom of this page.

**Insurance Coverage:** Performance to You under this contract is guaranteed by a California approved insurance company. You may file a claim with this insurance company if any promise made in this Service Contract has been denied or has not been honored within 60 days after your request. The name and address of the insurance company is Wesco Insurance Company (a member of AmTrust Group), 59 Maiden Lane, 43<sup>rd</sup> Floor, New York, NY 10038. If You are not satisfied with the insurance company's response, you may contact the California Department of insurance at 1-800-927-4357. Obligor's California VSC provider license number is [VSC License#]

**This Service Contract does not apply to damage existing prior to the Purchase Date.**

### CONNECTICUT

**Dispute Resolution:** If You do not agree with Us on the amount of loss, You may pursue arbitration to settle the disagreement Contract. To request arbitration, mail Your complaint to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attention Consumer Affairs. The written complaint must contain a description of the dispute, the purchase or lease price of the product, and a copy of the Service Contract.

You have a right to cancel this Service Contract if You return the Vehicle or if the Vehicle is sold, lost, stolen or destroyed. If this Service Contract is for less than one year of coverage, this Contract will be extended while Your Vehicle is being repaired. This Service Contract does not include in-home service. The costs of transporting the Vehicle will not be paid for by the Obligor.

### GEORGIA

**Cancellation:** Cancellation shall be in accordance with O.C.G.A. 33-24-44. No cancellation fee will be charged and claims paid will not be deducted from any refund. The contract holder may cancel at any time and the unearned consideration will be refunded on a pro-rata basis. We may only cancel this Service Contract for fraud or material misrepresentation or for non-payment. Notice of cancellation will be ten (10) days for non-payment and thirty one (31) days for other reasons.

### IDAHO

**Cancellation:** You will be refunded on a pro-rata basis with no deduction for a claim incurred or paid under this Service Contract.

Coverage afforded under this Service Contract is not guaranteed by the Idaho Insurance Guarantee Association.

### ILLINOIS

This Service Contract covers failures due to normal wear and tear in accordance with the terms, conditions and limitations of the Service Contract.

**Cancellation:** You have the right to cancel this Service Contract at any time. You may cancel this Service Contract within thirty (30) days of the Purchase Date for a full refund, if no service has been provided. After 30 days, You will receive a pro rata refund for the unexpired term of the Service Contract, based on the number of elapsed months, less the value of any claims paid. In addition, if You elect to cancel this Service Contract, the service contract provider may retain a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50.00.

### INDIANA

Your proof of payment to the issuing dealer for this Service Contract shall be considered proof of payment to the insurance company, which guarantees Our obligation to You, providing such insurance was in effect at the time You purchased this Service Contract.

### IOWA

This Service Contract is subject to rules administered by the Iowa Insurance Division at 515-281-5705. Written inquiries or complaints should be mailed

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to the following address: 330 E. Maple Street, Des Moines, IA 50319. If You make a direct claim against the insurance company, include a copy of this Service Contract and Your paid repair order.

**Cancellation:** The following sentence shall be added: A 10% penalty will be added each month to any refund that is not paid within 30 days of the return of the Service Contract and signed cancellation request to us.

#### **MARYLAND**

**Cancellation:** The following sentence(s) is added: "If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within 20 days after the date the Service Contract was mailed to You and receive a full refund of the Service Contract price provided no claim has been made under the Service Contract. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within 45 days of return of the Service Contract to Us."

The \$50.00 service fee does not apply to Maryland residents. There is no fee for cancellation of this contract.

**Right to Transfer:** The \$40.00 administrative fee does not apply to Maryland residents. There is no fee to transfer this contract.

#### **MASSACHUSETTS**

NOTICE TO CUSTOMER: PURCHASE OF THIS SERVICE CONTRACT IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE YOUR VEHICLE. THE BENEFITS PROVIDED MAY DUPLICATE EXPRESS MANUFACTURER'S OR SELLER'S WARRANTIES THAT COME AUTOMATICALLY WITH EVERY SALE. THE SELLER OF THIS COVERAGE IS REQUIRED TO INFORM YOU OF ANY WARRANTIES AVAILABLE TO YOU WITHOUT THIS SERVICE CONTRACT.

**Cancellation:** The Obligor of this Service Contract may cancel this Service Contract for material misrepresentation or non-payment of the Obligor fee, with written notice to the Service Contract Holder's last known address with at least five (5) days notice of such cancellation. Mailed notice shall state the effective cancellation date and the reason for cancellation. The Service Contract Holder will be refunded a pro-rated amount of the amount paid for the Service Contract, without any deduction.

#### **MICHIGAN**

If the performance of this Service Contract is interrupted because of a strike or work stoppage at Our place of business, the effective period of this Service Contract shall be extended for the period of the strike or work stoppage.

#### **MINNESOTA**

**Cancellation:** A ten percent penalty per month shall be added to a refund that is not paid or credited within forty-five days after return of the Service Contract to Us. The Obligor of this Service Contract may cancel this Service Contract for material misrepresentation or non-payment of the Obligor fee, with written notice to the Service Contract Holder's last known address with at least fifteen (15) days notice of such cancellation; five (5) days notice if the reason for cancellation is nonpayment of the Obligor fee or material misrepresentation related to the Vehicle, or extensive breach of duties by the Service Contract Holder related to the Vehicle. Mailed notice shall state the effective cancellation date and the reason for cancellation.

Section 325F.622 of the Minnesota Statute requires the Selling Dealer to provide You with an express warranty of a specified duration in connection with the sale of any used car. The terms of the express warranty are contained in the used car buyer's guide or limited warranty document furnished to You by the Selling Dealer. Any loss covered under the Selling Dealer's express warranty furnished pursuant to Section 325F.622 is excluded from coverage under this Service Contract during the term of the express warranty unless the Selling Dealer becomes unable to meet its obligations, provided such loss is otherwise covered by this Service Contract.

#### **MISSOURI**

**Cancellation:** You will be refunded on a pro-rata basis with no deduction for a claim incurred or paid under this Service Contract. If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within 20 days after the date the Service Contract was mailed to You or within ten (10) days if the Service Contract is delivered at the time of sale and receive a full refund of the Service Contract price provided no claim has been made under the Service Contract. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within thirty (30) days of return of the Service Contract to Us. A written notice will be mailed to the Service Contract Holder within fifteen days of the date of cancellation by the Service Contract Holder.

#### **NEVADA**

**Cancellation:** The following sentence(s) is added: "If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within 20 days after the date the Service Contract was mailed to You and receive a full refund of the Service Contract price, provided no claim has been made under the Service Contract.. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within 45 days of return of the Service Contract to Us." If You cancel this Service Contract after thirty (30) days or if there have been claims made, You will receive a pro-rata refund of the purchase price paid, less a \$50 service charge. If We cancel, You will receive a pro-rata refund of the purchase price paid, and You will not be charged the service charge. No deduction for a claim incurred or paid under this Service Contract will be made from any refund.; "No Service Contract that has been in effect for at least 70 days may be canceled by the Obligor before the expiration of the agreed term or 1 year after the effective date of the Service Contract, whichever occurs first, except on any of the following grounds: (a) Failure by the Service Contract Holder to pay an amount when due; (b) Conviction of the Service Contract Holder of a crime which results in an increase in the service required under the Service Contract; (c) Discovery of false or misrepresented material by the Service Contract Holder in obtaining this Service Contract, or in presenting a claim for the service thereunder; (d) Discovery of: (1) an act or omission by the Service Contract Holder; or (2) a violation by the Service Contract Holder of any condition of the Service Contract after the effective date of the Service Contract and which substantially and materially increases the service required under the Service Contract, (5) A material change in the nature or extent of the required service or repair which occurs after the

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effective date of the Service Contract and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that the Service Contract was issued or sold. Cancellation of this Service Contract may not become effective until at least 15 days after a notice of cancellation is mailed to the Service Contract Holder.”

Benefits under this Service Contract are not renewable.

#### **NEW HAMPSHIRE**

If You do not receive satisfaction under this contract, You may contact the New Hampshire insurance department at the following address: New Hampshire Insurance Department, 21 Fruit Street, Suite 14, Concord, New Hampshire 03301.

#### **NEW MEXICO**

**Cancellation:** The following sentence(s) is added: “If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within 20 days after the date the Service Contract was mailed to You and receive a full refund of the Service Contract price, provided no claim has been made under the Service Contract. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within 60 days of return of the Service Contract to Us.”; “No Service Contract that has been in effect for at least 70 days may be canceled by the Obligor before the expiration of the agreed term or 1 year after the effective date of the Service Contract, whichever occurs first, except on any of the following grounds: (a) Failure by the Service Contract Holder to pay an amount when due; (b) Conviction of the Service Contract Holder of a crime which results in an increase in the service required under the Service Contract; (c) Discovery of false or misrepresented material by the Service Contract Holder in obtaining this Service Contract, or in presenting a claim for the service thereunder; (d) Discovery of the following (if occurred after the effective date of the Service Contract and substantially and materially increased the service required under the Service Contract): (1) an act or omission by the Service Contract Holder; or (2) a violation by the Service Contract Holder of any condition of the Service Contract. Cancellation of this Service Contract may not become effective until at least 15 days after a notice of cancellation is mailed to the Service Contract Holder.”

#### **NORTH CAROLINA**

The Service Contract Holder may cancel this Service Contract at any time after purchase and receive a pro rata refund less any claims paid on the Service Contract and a reasonable administrative fee, not to exceed ten percent (10%) of the amount of the pro rata refund.

#### **OHIO**

This Service Contract is not insurance and not subject to insurance laws of this state. This Service Contract may provide a duplication of coverage already provided by Your automobile physical damage insurance policy.

#### **OKLAHOMA**

This Service Contract is not issued by the manufacturer or wholesale company marketing the product. This Service Contract will not be honored by such manufacturer or wholesale company. Oklahoma service warranty Statutes do not apply to commercial use references in service warranty contracts. Coverage afforded under this Service Contract is not guaranteed by the Oklahoma Insurance Guaranty Association.

All refunds payable to You under this Service Contract in the event You cancel this Service Contract shall be payable to You and any Lienholder as Your respective interests may appear.

**Cancellation:** If Your Vehicle has been repossessed, declared a total loss or You give notice of cancellation, this Service Contract will terminate. You may cancel this Service Contract at any time by notifying the Selling Dealer or Obligor in writing of Your intent to cancel. You must also send the Selling Dealer or Obligor this Service Contract a notarized statement indicating the actual mileage (odometer reading) of Your Vehicle at the date of the request. If this Service Contract is canceled within the first thirty (30) days, You will receive a full refund. If this Service Contract is canceled after the first thirty (30) days or a claim has been paid within the first 30 days, Your refund shall be based upon one hundred percent (100%) of the unearned pro rata premium less the actual cost of any service provided under this Service Contract. We shall retain ten percent (10%) of the unearned pro rata premium or fifty dollars (\$50), whichever is less. If there is no Lienholder, the refund will be paid to You. If there is a Lienholder the refund will be paid to the Lienholder.; The Obligor of this Service Contract may cancel this Service Contract with written notice to the Service Contract Holder’s last known address with at least 15 days notice of such cancellation. Mailed notice shall state the effective cancellation date and the reason for cancellation. The Obligor of this Service Contract may cancel this Service Contract for material misrepresentation or non-payment of the Obligor fee. If the Obligor of this Service Contract cancels this Service Contract, one hundred percent (100%) of the unearned pro-rata premium will be refunded less the actual cost of any service provided under this Service Contract.; NOTE: Transferred Service Contracts are not eligible for cancellation refunds. This Service Contract is non-renewable.

#### **OREGON**

You are not required to pay a deductible for services received under the terms of this agreement.

#### **SOUTH CAROLINA**

This Service Contract is subject to the rules administered by the South Carolina Department of Insurance. In the event of a dispute with the Obligor of this Service Contract, You may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Ste. 1000. Columbia, South Carolina 29201 or (800) 768-3467.

**Cancellation:** If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within twenty (20) days after the date the Service Contract was mailed to You and receive a full refund of the Service Contract price provided no claim has been made under the Service Contract. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within forty-five (45) days of return of the Service Contract to Us. The Obligor of this Service Contract may cancel this Service Contract for material misrepresentation or non-payment of the Obligor fee, with written notice to the Service Contract Holder’s last known address with at least fifteen (15)

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days notice of such cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Obligor fee, material misrepresentation related to the Vehicle, or extensive breach of duties by the Service Contract Holder relating to the Vehicle. Mailed notice shall state the effective cancellation date and the reason for cancellation.”

### **TEXAS**

All unresolved complaints concerning Us or questions concerning the regulation of Service Contract Obligors may be addressed to the Texas Department of Licensing and Regulation, P. O. Box 12157, Austin, TX 78711, Tel. (800) 803-9202.

Pursuant to Section 1304.158, You may request reimbursement directly from the insurer if a refund or credit is not paid before the 46<sup>th</sup> day after the date on which the Service Contract is returned to the Obligor.

**Cancellation:** If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within twenty (20) days after the date the Service Contract was mailed to You and receive a full refund of the Service Contract price provided no claim has been made under the Service Contract. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made before the 46<sup>th</sup> day after the date the Service Contract is returned to Us.

### **UTAH**

This Service Contract is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.

The Service Contract purchase price is payable, in full, at the time of purchase.

Coverage afforded under this Service Contract is not guaranteed by the Utah Property and Casualty Guaranty Association.

Due to the nature of PDR Repair, the use of non-manufacturers' parts is not necessary, thus prohibited under this Service Contract.

For emergency repairs completed outside of normal business hours, contact/inform the Obligor by calling 800-453-8470 within five (5) business days of emergency repair. In addition, follow the instructions listed in the Claim Procedure section.

**Cancellation:** The Obligor of this Service Contract may cancel this Service Contract for material misrepresentation or non-payment of the Obligor fee, with written notice to the Service Contract Holder's last known address with at least ten (10) days notice of such cancellation. Mailed notice shall state the effective cancellation date and the reason for cancellation. The Service Contract Holder will be refunded a pro-rated amount of the amount paid for the Service Contract, without any deduction. Cancellation of this Service Contract may not become effective until at least (10) days after a notice of cancellation is mailed to the Service Contract Holder for a reason of non-payment and may not become effective until at least (30) days after cancellation is mailed to Service Contract Holder for reasons other than non-payment.

### **WISCONSIN**

THIS SERVICE CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.

Any reference to obtaining "PRIOR AUTHORIZATION" is amended as follows: Prior to any repair being made, instruct the repair facility to contact the Obligor to obtain authorization for the claim. Failure to obtain authorization prior to having repairs made will not invalidate or reduce a claim unless the Obligor is prejudiced by the Service Contract Holder's failure to obtain authorization.

**Cancellation:** You may cancel this Service Contract within fifteen (15) days after the date the Service Contract was delivered to You and receive a full refund of the Service Contract price, less actual costs or charges needed to issue and service this Service Contract. If the Obligor receives Your request after the first fifteen (15) days the Service Contract was delivered to You, then You will receive a pro rata refund determined to by the following: divide the number of covered days remaining on the Service Contract by the original number of days, then multiply the quotient by the amount You paid for this Service Contract.

### **WYOMING**

**Cancellation:** If this Service Contract is originally delivered to You by mail or at the time of sale, You may cancel this Service Contract within twenty (20) days after the date the Service Contract was mailed to You and receive a full refund of the Service Contract price provided no claim has been made under the Service Contract. If any refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within forty-five (45) days of return of the Service Contract to Us. If the Obligor of this Service Contract cancels this Service Contract for anything other than material misrepresentation, or non-payment of the Obligor fee, the Obligor shall send written notice of cancellation to the Service Contract Holder's last known address at least ten (10) days prior to such cancellation stating the effective cancellation date and the reason for cancellation.