



Select Coverage

Royal Protection Plan of America

VEHICLE SERVICE AGREEMENT

**Palmer Administrative Services, Inc.
3430 Sunset Avenue
Ocean, NJ 07712**

Congratulations on **Your** purchase. **You** have selected a comprehensive **Vehicle Service Agreement** giving **You** peace of mind and security against mechanical **Failures** under the terms herein.

CUSTOMER SERVICE – 1 (800) 599-9557

CLAIMS – 1 (732) 918-2478

IMPORTANT INFORMATION YOU NEED TO KNOW

Please look for **Your “Service Agreement”** number on the **Declaration Page**. Please refer to this number in any written or verbal communication, such as requesting information or filing a claim.

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I have read and understand this **Service Agreement** in its entirety. Without limiting the specific provisions of this **Service Agreement**, I hereby acknowledge the following:

- This **Service Agreement** is issued exclusively to me with respect to the **Vehicle** identified on the **Declaration Page**.
- In order to keep this **Service Agreement** in effect, I must perform the oil changes and at regular intervals as required by the section **WHAT YOU MUST DO TO KEEP YOUR SERVICE AGREEMENT IN EFFECT**.
- All work covered by this **Service Agreement** must be performed by a repair facility authorized by the **Administrator**.

DEFINITIONS

The following definitions apply to words frequently used in this **Service Agreement** and appear in boldface type.

Administrator refers to Palmer Administrative Services, Inc.

Declaration Page – refers to the numbered document (**Service Agreement Number**) which should be enclosed and becomes part of this **Service Agreement**. It gives information about **You**, **Your Vehicle**, **Coverage** chosen and other significant data.

Failure - refers to the **Failure** of a covered part under normal service. A covered part has failed when it can no longer perform the function for which it was designed solely due to its condition, and not due to the action or inaction of any non-covered parts. A **Failure** does not include gradual reduction in operating performance due to normal wear and tear.

Service Agreement – refers to this **Vehicle Service Agreement** that **You** purchased from **Us** to protect **Your Vehicle**

Vehicle – refers to the **Vehicle** identified on the **Declaration Page**, which cannot be used for rental, emergency or for-hire purposes.

We, Us, Our - refers to the entity who is obligated to perform under this **Service Agreement**, as indicated on the **Declaration Page**.

You, Your - refers to the **Service Agreement** holder named on the **Declaration Page** or the person to whom this **Service Agreement** was properly transferred.

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TERMS & CONDITIONS

This **Service Agreement** is subject to the following provisions:

1. **SERVICE AGREEMENT PERIOD**

Coverage under this **Service Agreement** begins on the 31st day after the **Service Agreement** sale date and 1,000 miles from the odometer reading at the time of the sale, and will expire according to time and/or mileage of the **Service Agreement** selected, whichever occurs first, as shown on **Your Declaration Page**. A used **Vehicle Service Agreement** expiration is measured from the **Service Agreement** purchase date and the odometer mileage at **Service Agreement** purchase date.

2. **FAILURE OF COVERED PARTS AND LABOR**

We will pay or reimburse **You** for reasonable costs to repair or replace any **Failure** of a part and labor included in **Your Coverage**. Replacement parts may be new, remanufactured or replacement parts of like kind and quality.

3. **TERRITORY**

This **Service Agreement** is limited to **Failures** which occur, and repairs that are made, within the United States of America and Canada.

4. **LIMIT OF LIABILITY**

The aggregate total of provider's liability for all benefits paid or payable during the term of this **Service Agreement** shall not exceed the actual cash value of the **Vehicle** according to current National Auto Dealers Association standards for the life of the **Service Agreement**.

5. **OUR RIGHT TO RECOVERY**

If **We** pay anything under this **Service Agreement** and **You** have the right to recover from another party, Your rights will become Our rights up to the amount **We** paid, **You** will do whatever is necessary to enable **Us** to enforce these rights.

6. **SERVICE AGREEMENT RENEWAL**

This **Service Agreement** may be renewed for continuous one (1) year terms at the then prevailing renewal rate. The request for

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renewal must be made at least thirty (30) days of one thousand (1,000) miles prior to the expiration of this **Service Agreement** to qualify for a replacement **Service Agreement**. The **Vehicle** must meet the current underwriting criteria relating to **Vehicle** and **Coverage** eligibility. Contact the **Administrator** for details, including rates and inspection requirements.

7. MAINTENANCE REQUIREMENTS

You must maintain **Your Vehicle** according to the manufacturer's recommendations as outlined in the owner's manual. **Your** owner's manual has separate require maintenance schedules for "normal" and "more severe" operating conditions. **You** are required to follow the maintenance schedule that applies to **Your** conditions. **You** must be sure only the proper grade lubricants and coolants, as recommended by the manufacturer, are used in **Your Vehicle**. It is necessary for **You** to retain verifiable receipts for all parts and materials necessary to perform the required maintenance. If necessary, this documentation will be verified by the **Administrator**.

8. DEDUCTIBLE

In the event of a **Failure** covered by this **Service Agreement**, **You** will be required to pay a \$100.00 **Deductible** unless otherwise stated in this **Service Agreement**. No **Deductible** payment is required with respect to **Coverage** listed in the **Benefits** section of this **Service Agreement**.

9. ARBITRATION

Any controversy or claim arising out or relating to this **Service Agreement**, or breach thereof, will be settled by binding arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. A judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The parties specifically agree to the binding nature of the arbitration.

OTHER IMPORTANT SERVICE AGREEMENT PROVISIONS

- If the original manufacturer's warranty relating to the **Vehicle** has been transferred to **You** or another service contract that may be in place. You must first obtain all repairs of the covered parts under the manufacturer's warranty or other service contract before this Service Agreement will apply.

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- If any authorized repairs under this **Service Agreement** are performed by a repair facility approved by the **Administrator**, **You** must transfer and assign to **Us** all rights **You** may have against such facility, including **Your** rights under any repairer's guaranty, and do nothing to prejudice **Our** ability to enforce such rights. As one remedy to enforce such rights, **We** may require **You** to take the **Vehicle** back to such facility for follow-up repairs.
- If **You** allow any person to perform repairs to a covered part without the approval of the **Administrator**, **You** must first exhaust all of **Your** rights and remedies against the such person with respect to such repairs if they are performed in a faulty manner or otherwise cause a subsequent **Failure** to occur.

WHAT THIS SERVICE AGREEMENT COVERS

What is covered by this **Service Agreement**:

All of the components and parts listed in this **Service Agreement** are covered, less the deductible stated on the **Declaration Page** for each repair visit.

When **you** purchase this **Service Agreement**, all components of **Your Vehicle** must be operating properly and in accordance with the manufacturer's specifications to qualify for **Coverage** under this **Service Agreement**. PRE-EXISTING CONDITIONS are not covered. Any defect in the part(s) covered by this **Service Agreement** existing on the date this **Service Agreement** was purchased is not covered by this **Service Agreement**.

ENGINE (Gas & Diesel): All internal engine parts including pistons, piston-rings, piston pins, crankshaft and main bearings, connecting rods and bearings, camshaft and bearings, intake and exhaust valves, valve springs, valve guides, oil pump, push rods, rocker arms, rocker arm shafts, hydraulic and solid lifters, intake manifold, distributor shaft and housing, harmonic balancer, timing gear cover. The engine block and heads are also covered if damage is caused by a **Failure** of any of the above covered components.

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ENGINE (Rotary): All of the above listed parts, plus rotors, rotor chamber, eccentric shaft and bearings and all other internal parts of a rotary engine. Excludes electrical components.

TRANSMISSION (Automatic Only): All internal parts, torque converter, vacuum modulator, electric control unit and wheel sensor, and mounts. Does not include clutch assembly; pressure plate; flywheel; throw out bearing or worn synchronizers. The case is also covered if damage is caused by **Failure** of any of the above covered items.

TRANSAXLE: All internal parts, transaxle mounts, vacuum modulator, torque converter, drive axle shafts, front hub and bearing assembly. Does not include clutch assembly, pressure plate, throw out bearing or worn synchronizers. The case is also covered if damage is caused by **Failure** of any of the above items.

TRANSFER UNIT (4x4) (Optional Surcharge required): Internal parts including bearings, bushings, sprockets, chains, sleeves and gears (excluding electrical items). The transfer case is also covered if damage is caused by **Failure** of any of the above covered components.

DRIVE AXELS: All internal parts, propeller shafts, "U" joints, axel shafts, bearings and supports, drive shaft, locking hubs, rings, and bearings. Housing is covered if damaged by an internally lubricated part.

STEERING (Manual and Power): All internal parts in rack and pinion, power steering pump, steering main and intermediate shafts, power cylinder assembly, pitman arm and control valve.

ELECTRICAL: Alternator, electronic voltage regulator, generator, front wiper motor, starter motor, starter solenoid and manually operated switches, power window switches, power seat switches, horn button, turn signal switch, cruise control switch, headlamp gear, heater blower motor, rear wiper motor, power door lock, actuator, power window motors and power seat motors.

FRONT AND REAR SUSPENSION: Steering knuckles, stabilizer shaft and bushings, king pins and bushings, spindles and spindle supports, shackle and eye bushings, wheel bearings, torsion bars and stabilizer linkage.

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BRAKES: Master cylinder, wheel cylinders, calipers, combination valve, steel lines and fittings and backing plates self adjusters, and rear activators.

AIR CONDITIONING: Compressor, condenser, compressor clutch, pulley, clutch coils, poa valve, evaporator, drier, accumulator, orifice, temperature control programmer, blower motor, hi/low pressure cut off switch, (only factory and dealer installed equipment will be covered)

COOLING: Water pump, engine cooling fan motor, radiator fan, and fan clutch,

FUEL: Fuel injectors, fuel distributor and electric fuel pump.

SEALS AND GASKETS: Seals and gaskets for covered components, but not as a primary **Failure**.

LUXURY COMPONENT PACKAGE (Additional Surcharge Required):

The following specifically named **Vehicle** Manufacturer/Factory installed parts: GPS/Navigation components; liquid crystal display (LCD) screens; DVD players; review backup cameras and sensors and Voice Activation Systems. The above Luxury Component Package coverage is limited to the Failure of the "base unit" and does not cover any remote controls, hand-held controls, wiring, game cartridges, headphones, DVD's, MP3 players, programming, or any other non-listed parts for the covered Luxury Component Package items above.

ONLY THOSE PARTS LISTED ABOVE ARE COVERED PARTS. ANY PARTS NOT LISTED ABOVE ARE NOT COVERED BY THIS SERVICE AGREEMENT.

BENEFITS

CAR RENTAL: We will, in the event of a **Failure** covered by this **Service Agreement**, pay or reimburse **You** for receipted expenses to rent replacement transportation (from a Dealer or licensed rental agency) while **Your Vehicle** is undergoing repair. Such payment shall be limited to thirty dollars (\$30.00) for each eight (8) labor hours, or a portion thereof, of applicable labor time necessary to complete the repair, up to a maximum of one hundred fifty dollars (\$150.00) per occurrence. This **Coverage** does not apply to time waiting for parts or other delays beyond the control of the repair facility. In the event of a major

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component (engine, transmission or drive axle) replacement, a maximum of three (3) days of parts delay **Coverage** will be afforded provided additional authorization is obtained from the **Administrator** (except where prohibited by law).

LOST KEY/LOCKOUT: We will, in the event **Your Vehicle** key(s) are lost, broken or accidentally locked in **Your Vehicle**, reimburse **You** for receipted expense up to a maximum of thirty –five dollars (\$35.00) for licensed locksmith services (except where prohibited by law).

TOWING AND ROAD SERVICE: We will, in the event of a **Failure** covered by this **Service Agreement**, pay or reimburse **You** for reasonable related towing charges not to exceed \$50.00 per occurrence, actually incurred to tow **Your Vehicle** to an authorized, licensed repair facility (except where prohibited by law).

TRAVEL EXPENSES: We will, in the event of a **Failure** covered by this **Service Agreement** occurs more than one hundred (100) miles from **Your** home, reimburse **You** up to seventy five dollars (\$75.00) per day for up to three (3) consecutive days for receipted motel/restaurant expenses (except where prohibited by law). The date of **Failure** will be considered the first day of the three (3) day maximum period.

WHAT YOU MUST DO TO KEEP THIS SERVICE AGREEMENT IN EFFECT

As a condition precedent to the obligation of **Administrator** to repair or replace covered parts or components, the Service Agreement holder shall have complied with all Terms and Conditions of the Service Agreement, including specifically, but without limitation, the requirements for maintaining the **Vehicle**.

1. **You** must service and maintain serviceable, covered parts according to the Manufacturer's recommendations for new vehicles.

Most Manufacturers have separate required maintenance schedules for "normal" and "more severe" operating conditions. Most vehicles today are operated under the "more severe" conditions which require more frequent maintenance, including shorter (3,000 miles) oil and filter changes and transmission fluid changes. All operating conditions require coolant changes at 30,000 miles. Other maintenance requirements are listed in **Your** owner's manual.

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2. **Be sure only the proper high quality grade of lubricants and coolants as recommended by the Manufacturer are used in Your Vehicle.**
3. Damage caused by inadequate fluid levels is not covered by this Service Agreement. Check **Your** fluid every 300 miles or when refueling.
4. **You** are responsible for taking immediate corrective action to repair, at **Your** expense, engine lubricant leaks and engine coolant leaks discovered in the course of any oil change or at any other time.
5. **You** must refrain from altering, tampering with, or replacing the vehicle identification number (VIN) or the odometer of **Your Vehicle**. If for any reason the odometer fails to work as intended, **You** must immediately have it repaired at **Your** expense.

Keep all Your Maintenance Receipts and Repair Orders – Proof of proper maintenance may be required for certain repairs under this Service Agreement.

If **You** fail to perform any of the above conditions, this **Service Agreement** shall be null and void.

WHAT TO DO IN THE EVENT OF A FAILURE

Protect **Your Vehicle** from further damage. If **We** determine that **You** did not protect **Your Vehicle** from further damage, **We** will not be responsible for such damage.

1. Covered repairs may be performed by a repair facility of **Your** choice. The repair facility must obtain an authorization number from the **Administrator's** claim department prior to proceeding with repairs at 1 (732) 918-2478. Repair facilities with whom the **Administrator** has a national account:

Pep Boys (General Repairs)

1 (800) 873-7269

2. In the event of any dispute between the **Administrator** and the repair facility, the **Administrator** shall have the right to take possession and remove said **Vehicle** to a repair facility of their choice.

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3. The **Administrator** will then pay the repair facility.
4. State Law and Administrative Code supersede any other provision herein.
5. If claim exceeds amount paid into financed, the outstanding balance may be deducted from the authorized claim payment for customers in the following states: AR, CO, DE, D.C., ID, IN, KS, KY, ME, MA, MI, MS, MT, NJ, OH, PA, RI, SD, TN, and WV.

REPAIR FACILITY GUIDELINES FOR CLAIMS HANDLING

Follow these steps when handling a claim:

1. Advise **Service Agreement** holder that evaluation of a **Failure** does not mean that the repair is covered under this **Service Agreement**. All covered repairs must receive prior authorization from the **Administrator**.
2. Have **Service Agreement** holder authorize inspection/tear down of the **Vehicle** to determine the cause of the **Failure** and cost to repair. Save all components, including fluids and filters, should the **Administrator** require outside inspection. Notify the **Service Agreement** holder that cost of tear down will not be paid if it is determined that the **Failure** is not covered under this **Service Agreement**.
3. Determine the cause of **Failure**, repair required and the cost of the repair(s).
4. Contact the **Administrator's** Claim Department at 1 (732) 918-2478 to get an authorization to proceed with the claim. Be prepared with the following information when placing the call:
 - a) Customer's Name and **Service Agreement** Number.
 - b) Cause of **Failure** and recommended repair.
 - c) Cost of repair(s).
5. A claims advisor will verify coverage and do one of the following:
 - a) Approve Claim – if approved, you will be given an authorization number to be recorded on the repair order. The

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- authorized amount is the maximum that will be paid. Additional amounts must receive prior approval.
- b) Require Additional Evaluation, Inspection or Tear Down – the **Administrator** may require an inspection prior to the repair performed. If a tear down is required to determine cause of **Failure**, **Service Agreement** holder must authorize same. Notify the **Service Agreement** holder that if the repair is not covered, then the **Service Agreement** holder will be responsible for cost of tear down. Repair facility should save all the components requiring inspection, including fluids and filters. The claims advisor will arrange for the inspection. If inspection is not made within forty-eight (48) hours, contact the claims advisor.
 - c) Deny the claim and provide the reason for the denial.
6. Review **Administrator's** findings with the **Service Agreement** holder as well as what will be covered by the **Service Agreement** and what portion of the repair(s), if any, will not be covered.
 7. Obtain **Service Agreement** holder's authorization to complete the repair(s). All repair orders must have customer's signature to qualify for payment.
 8. Submit the repair order(s) that must contain the Service Agreement number, authorization number and authorized amount to the **Administrator** within thirty (30) days to the following address:
Palmer Administrative Services, Inc.
Drawer 223
Allenhurst, NJ 07711
Claims Number: 1 (732) 918-2478

WHAT THIS SERVICE AGREEMENT DOES NOT COVER

Parts not listed are not covered. This **Vehicle Service Agreement** provides NO coverage or benefits for the following:

1. The following parts: Not limited to the carburetor, battery, shock absorbers, manual transmission clutch assembly, friction clutch, disc and pressure plate, throw out bearing, manual and hydraulic linkages, distributor cap and rotor, safety restraint systems (including

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air bags), glass, lenses, sealed beams, light bulbs, brake rotors and drums, exhaust and emission systems, weather strips, trim, moldings, bright metal, chrome, upholstery and carpet, outside ornamentation, bumpers, body sheet metal and panels, tires, and wheels and rims.

2. Non-factory installed GPS navigation systems and tv/video/entertainment systems are not covered.

Factory installed GPS navigation systems and tv/video/entertainment systems are only covered if the Luxury Components Package has been purchased by You and accepted by Us.

3. Factory or non-factory installed phone systems and internet access systems are not covered.
4. Maintenance services and parts described in **Your Vehicle's** owner's manual as supplied by the manufacturer and other normal maintenance services and parts including, but not limited to: alignments, wheel balancing, tune-ups, spark plugs and spark plug wires, glow plugs, hoses, drive belts, brake pads, linings and shoes, drums and rotors, wiper blades, filters, lubricants, coolants, fluids and refrigerants will only be covered only if replacement is required due to a covered **Failure**.
5. Any component not covered by the **Vehicle** manufacturer for the full term of the **Vehicle** warranty is excluded.
6. Any **Failure** resulting from collision, internal or external fire, theft, vandalism, riot, explosion, lightening, earthquake, freezing, rust or corrosion, windstorm, hail, water or flood, acts of God, salt, environmental damage, contamination or loss of fluids, fuels coolants or lubricant.
7. Any **Failure** caused by misuse, abuse, negligence, lack of normal maintenance required by the manufacturer's maintenance schedule for **Your Vehicle**, improper servicing by **You** after the effective date of this **Service Agreement**, sludge build-up or not maintaining Proper levels of lubricants and/or coolants, or not protecting the **Vehicle** from further damage when a **Failure** occurred.
8. Any repair or replacement of a covered part if a **Failure** has not occurred within permitted tolerances by the manufacturers, or if the

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wear on that part has not exceeded the field tolerances by the manufacturers, or if the wear on that part has not exceeded the field tolerances permitted by the manufacturer.

9. **Our** liability for incidental and consequential damages including, but limited to, personal injury, physical damage, property damage, loss of use of **Your Vehicle**, loss of time, inconvenience, and commercial loss resulting from the operation, maintenance, or use of **Your Vehicle** is expressly excluded.
10. Repairs to seized or damaged engines due to continued operation without sufficient lubricants or coolant. **You** are responsible for making certain that the oil and temperature warning lights/gauges are functioning properly. **You** must pull off the road immediately and discontinue **Vehicle** operation when either of these lights/gauges indicates inadequate protection or performance.
11. When responsibility for a repair is covered by an insurance policy; warranty from the manufacturer, including drive train, major component or full **Coverage** warranties; a repairer's guarantee/warranty; or **Failures** for which the manufacturer has announced its responsibility through any means, including recall campaigns and factory service bulletins.
12. If **Your Vehicle** is used for towing a trailer or other object or **Vehicle** without being equipped with a factory installed or authorized tow package; or if used for commercial purposes, including, but not limited to, rental, taxi, limousine, livery or shuttle, towing or road repair, construction, farming or agricultural purposes; job site activities, hauling, police or emergency services, principal off road use, racing, competitive driving, snow removal, route-work, service or repairs unless commercial use has been purchased and accepted by **Us**.
13. Any **Failure** occurring prior to the **Service Agreement** purchase date, or if information provided by **you** or a repair facility cannot be verified as accurate or is found to be deceptively inaccurate.
14. Any **Failure** occurring outside of the United States of America or Canada.
15. Damage caused by pre-ignition detonation, pinging, improper/contaminated fuel or improper engine adjustments.

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EXCLUDED VEHICLES

The following schedule of Vehicles and VEHICLE types are examples of Vehicles that are excluded from COVERAGE under this CONTRACT. Please contact the ADMINISTRATOR for specific eligibility of YOUR VEHICLE. If it is discovered that a CONTRACT has been errantly sold on a VEHICLE or VEHICLE type listed below, then a full refund of the amount collected shall be made to YOU.

Note: All Limited Edition/Specialty, High Performance and Modified Vehicles are ineligible for COVERAGE. Any VEHICLE rated over 1-ton (13,600 G.V.W.) in capacity is ineligible for COVERAGE. All Twin-Turbo or 12 Cylinder Vehicles are ineligible for COVERAGE.

1) Excluded VEHICLE Makes:

- Alfa Romeo
- Aston Martin
- Austin Healey
- Bentley
- Daewoo
- Daihatsu
- Eagle
- Fiat
- Ferrari
- Lamborghini
- Land Rover
- Lotus
- Maserati
- Merkur
- Peugeot
- Porsche
- Renault
- Rolls Royce
- Smart
- Sterling
- Yugo
- Volkswagen (2003 and Earlier)

2) Excluded VEHICLE Makes/Models:

- Acura: NSX
- Audi: A8, R8, RS6, S4, S5, S6, and S8
- BMW: M, 7-series and 8 series
- Chevrolet: Camaro SS, Corvette ZR1, Corvette Z06
- Chrysler: SRT 8 Models
- Dodge: SRT Models, Stealth and Viper
- Ford: GT, Cobra, Bullitt, Saleen, GTR, Shelby, Roush, and Lightning
- GMC: Syclone, Typhoon
- Hummer: H1

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- Infiniti: Q45A
- Jaguar: XJ12 and XJ8
- Mazda: RX-7 and RX-8
- Mercedes-Benz: AMG
- Mitsubishi: 3000GT
- Nissan: GT-R
- Plymouth: Prowler
- Volkswagen: Phaeton
- Any Other Make/Model not on the ADMINISTRATOR'S Approved Class Guide

3) Excluded Engine Types:

- Liquefied-Petroleum Gas, Compressed Natural Gas, Methanol, Electric (except Hybrids are allowed), and Hydrogen-Powered Vehicles
- Vehicles with Diesel Engines Manufactured prior to 2000
- Vehicles with Rotary Engines
- Vehicles with "Twin Turbo" Engines
- Vehicles having Engines with more than Eight (8) Cylinders
- Vehicles with 4100 GM Engines
- Vehicles with W8 Volkswagen Engine

4) Excluded VEHICLE Classes/Uses:

- Motor Homes
- Motorcycles
- Recreational Vehicles including but not limited to FourWheelers, ATVs, and Golf Carts
- Medium-Duty COMMERCIAL VEHICLES including but not limited to International,
- Freightliner, Tiltmaster, Iveco, Hino, Forward, and Fuso
- Any VEHICLE Classified by the ADMINISTRATOR as a "Classic VEHICLE"
- Any VEHICLE Classified by the ADMINISTRATOR as an "Exotic VEHICLE"
- Any VEHICLE in Excess of 1-Ton
- Any Emergency Use VEHICLE
- Any VEHICLE Used for Agricultural Purposes

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- Any VEHICLE Equipped with Snow Plow, Brackets, and/or Controls

CANCELLATION OF VEHICLE SERVICE AGREEMENT

1. **CANCELLATION** – This **Service Agreement** only applies to **You** and **Your Vehicle**.

In the event the covered **Vehicle** is repossessed, declared a total loss, or **You** give notice of cancellation, this **Vehicle Service Agreement** shall terminate. Submit immediately to Royal Protection Plan (per #3 below) or the selling dealer/vendor in writing the following: The **Service Agreement** number, VIN, mileage – including a certified odometer reading, and the make and model of the **Vehicle**. If cancelled within thirty (3) days and no claims have been paid, the amount of the refund shall be equal to the full amount paid for this **Service Agreement**. Otherwise in determining the amount of any refund, the purchase price of the **Service Agreement** shall be multiplied by the greater of (a) the portion obtained by dividing the total mileage used from the date of sales of the **VEHICLE** by the maximum number of miles covered under this **Service Agreement** or (b) the fraction obtained by dividing the number of months covered under this **Service Agreement**. The difference between the number so obtained and the price of the **Service Agreement**, less a refund fee (as determined below), less any authorized claims (where allowable by law) shall be refunded to **You** and/or the lienholder. In the event of repossession or total loss, the lienholder will be the sole payee. Refer to the state notices on the back of this page for specific state guidelines.

CANCELLATION FEE: The cancellation fee is \$75.00. See State Guidelines for exceptions.

2. **We** may cancel this **Service Agreement** for fraud, misrepresentation, or for non-payment of this **Service Agreement** by mailing Notice of Cancellation stating the reason for cancellation to **Your** last known address.
 - a. In the event the cost of this **Service Agreement** is included in a “Retail Installment Sales Contract” and **We** cancel this

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- Service Agreement** prior to payment in full of the installment sales obligation, the refund due hereunder shall be made to the lienholder.
- b. Cancellation of this **Service Agreement** shall become effective fifteen (15) days after Notice of Cancellation has been mailed to **You**.
 3. In the event **You** cancel this **Service Agreement**: Please mail cancellation request including the certified odometer reading to: Palmer Administrative Services, Inc., Drawer 223, Allenhurst, NJ 07711.
 4. By the Lienholder – **You** understand and acknowledge that the lienholder (if any) has the right to cancel this **Service Agreement** if **Your Vehicle** is repossessed or destroyed or **You** are otherwise in default of **Your** obligations to repay the amount financed by the lienholder.

TRANSFER RIGHTS AND PROCEDURE

Transfer Rights

This **Service Agreement** is for the benefit of the original **Service Agreement** holder and is transferable subject to a transfer fee and providing **Service Agreement** is being transferred to a subsequent private purchaser of the **Service Agreement** holders **Vehicle**. (Transfer rights are voided when **Vehicle** is either traded or sold to an Automobile Dealer or Broker).

Transfer Procedure

Submit the following:

1. Transfer Application (available from the **Administrator**).
2. Bill of Sale showing the sale date and mileage at the time of sale.
3. Transfer fee of \$100.00 to the **Administrator** within fifteen (15) days of **Vehicle** ownership.
4. **Service Agreement** has been paid in full.

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