



JENNIFER CORRAO
 2333 CASTILLEJO WAY
 FREMONT, CA 94539-5105

Dear JENNIFER CORRAO,
 Congratulations on your new purchase! This is your service agreement. Please read it carefully. If the need for service occurs, please call us for service instructions. The toll free number is shown below. Please see the reverse side for your terms and conditions.

AGREEMENT NO.	MANUFACTURER/PRODUCT	MODEL NO.	DATE OF PURCHASE	EFFECTIVE DATE	EXPIRATION DATES	TYPE OF SERVICE
X165912	SHARP MICROWAVE	KB6524PS	02/13/2015	02/14/2016	Parts: 02/13/2020 Labor: 02/13/2020	Repair

Store: CUSTOMER SERVICE HOURS Form:SEHLD-0713
24 HOURS/7 DAYS ACCOUNT: 52913 A
Warranty Price \$100.00

This Service Contract is not a contract of insurance; however the obligations under this Service Contract are insured by a contractual liability insurance policy provided by Dealers Assurance Company, 3518 Riverside Drive, PO Box 21185, Columbus, OH 43221-0185.

State Required Provisions

Many states have consumer specific requirements governing Service Contract provisions. Please refer to Your specific state's requirements listed below.

CALIFORNIA: If You live in CA, Bankers Warranty Group, Inc., 11101 Roosevelt Blvd. N, St. Petersburg, FL 33716 is the Administrator of the Service Contract and the Dealer is the Obligor, the company obligated under the Service Contract. If this Service Contract provides coverage for jewelry or watch product(s) as listed on the face of this Service Contract and/or purchase receipt, the Cancellation Provision within the contract is deleted and replaced with the following: **CANCELLATION:** You may cancel this contract for any reason at any time. To cancel Your Service Contract, contact the retailer from which You purchased the Service Contract. If You cancel this Service Contract within the first sixty (60) days after receipt of this Service Contract You will receive a full refund, less any claims paid, where allowed by law. If You cancel after the first sixty (60) days from receipt of this Service Contract, You will receive a pro rata refund based on the time remaining on Your Service Contract, less an administrative fee, not to exceed ten percent (10%) of the price of the Service Contract or twenty-five dollars (\$25.00), whichever is less, and less any claims paid, where allowed by law. If the Administrator cancels the Service Contract, You will be refunded the unearned pro rata purchase price of the Service Contract, less any claims paid, where allowed by law. If this Service Contract was inadvertently sold to You on a product which was not intended to be covered by this Service Contract, Your Service Contract will be cancelled and You will receive the full purchase price of the Service Contract. We may cancel this Service Contract at our option on the basis of fraud or misrepresentation.

1-877-435-6337



DEFINITIONS: "You" and "Your" indicates the purchaser of this service contract or the person to whom it was properly transferred. "We", "Us", and "Our" indicate the issuing Dealer, the company obligated under this service contract. Unless indicated below or specified in the individual state disclosure, Bankers Warranty Group, Inc., 11101 Roosevelt Blvd. N, St. Petersburg, FL 33716 is the Administrator of this service contract. **If You live in UT Bankers Warranty Group, Inc. d/b/a BWG Protection Plans, Inc., 11101 Roosevelt Blvd. N, St. Petersburg, FL 33716 is the Administrator of this service contract. If You live in HI or NY, Bankers Warranty Group, Inc. d/b/a BWG Protection Plans, 11101 Roosevelt Blvd. N, St. Petersburg, FL 33716 is the Administrator of this service contract.** "Service Contract" indicates the terms and conditions, limitations, exceptions and exclusions included herein and Your purchase receipt constitute the entire agreement. Rights under this Service Contract may vary from state to state.

TERMS AND COVERAGES: The term of this Service Contract commences on the date of purchase of this Service Contract and is inclusive of the manufacturer's warranty. This Service Contract does not replace the manufacturer's warranty, but provides certain additional benefits during the term of the manufacturer's warranty. This Service Contract will cover a mechanical or electrical failure of Your covered product during normal usage in accordance with the manufacturer's written specifications for the term of this Service Contract if Your product is not covered under any other warranty, insurance policy, or service contract. Replacement parts will be new, rebuilt or non-original manufacturer's parts that perform to the factory operational specifications of the product at Our sole option. In no event shall the Administrator be liable for damages as a result of the unavailability of repair parts.

If We determine, at Our discretion, that We cannot repair Your product due to the unavailability of functional replacement parts, technical information or it is not cost effective, We have the option to replace Your product with a new or reconditioned product of the same brand or manufacturer with similar features, capacity and/or efficiency or We may elect to pay You a cash settlement. Technological advances may result in a replacement product with a lower retail price than the original purchase price of the product. The Administrator will not be responsible for product upgrades or for any modifications or construction that may be necessary as a condition of service. The cash settlement amount shall not exceed the current retail cost of a replacement product of like kind and quality; and, such retail cost shall not exceed the retail purchase price You paid for the original covered product excluding taxes, shipping and installation. You may be required to return the original defective product to the Administrator at Your expense. Replacement of a covered product or payment of a cash settlement amount will fulfill this agreement in its entirety and will cancel and discharge further obligations under the Service Contract.

NON-COMMERCIAL COVERAGE: If You selected a non-commercial coverage plan, this Service Contract provides coverage for products utilized exclusively in private, single-family residential property for the personal use of the resident(s) and that are not used for commercial, industrial, governmental, or organizational purposes.

FOR COMMERCIAL COVERAGE: If You selected a commercial coverage plan, this Service Contract provides coverage for products that are deemed to be, in Our sole discretion, of a type or quality commonly used for commercial, industrial, governmental, or organizational purposes.

FOR STAND ALONE ICE MACHINE: If You purchased an ice machine that does not include a manufacturer-preinstalled drain pump and requires the purchase of a separate standalone drain pump, that drain pump will only be covered if You have purchased the pump at the same time as the ice machine and it appears on the same receipt.

FOR MAJOR APPLIANCES: Covered products include but are not limited to, clothes washers, clothes dryers, dishwashers, freezers, garbage disposals, microwave ovens, ovens, range hoods, exhaust systems, ranges, counter cook tops, refrigerators, stand alone ice machines and trash compactors. All functional internal factory installed parts such as bearings, clocks and timers, compressors, hinges, electrical wiring, heating elements (except halogen), internal hoses, motors, safety switches, sealed systems, seals and gaskets, switches, thermostats, belts on clothes washers, rollers on clothes dryers, and valves.

This Service Contract does not provide repair coverage for any of the causes set forth in the **General Exclusion Section** below.

WHAT TO DO IF YOU NEED SERVICE: Call the toll free number listed on Your Service Contract to reach customer service, 24 hours a day, 7 days a week. **YOU SHOULD KEEP YOUR ORIGINAL PURCHASE RECEIPT WITH YOUR SERVICE CONTRACT IN A SAFE PLACE IN THE EVENT YOU NEED IT FOR REFERENCE.** The Administrator may perform a telephone diagnosis of the product failure. If Your covered product is deemed defective by the Administrator, You will be instructed as to the procedures for obtaining service.

ADDITIONAL BENEFITS:

FOR REFRIGERATOR PRODUCTS ONLY: (ADDITIONAL BENEFIT PROVIDED DURING MANUFACTURER'S WARRANTY) The Administrator will reimburse You for food loss that results from a covered mechanical or electrical component failure. The Administrator's limit of liability for this coverage is five hundred dollars (\$500.00) on refrigeration products over a 12 month calendar period. Food loss that results from a loss or interruption of power is not covered. Food loss reimbursement payments will be considered as a part of the total limit of liability obligation under the Service Contract Limit of Liability section of this Service Contract. The Administrator reserves the right to request purchase receipts and/or a list of spoiled contents when making a claim. Food Spoilage coverage commences once product has been installed and functioning for a minimum of three days.

POWER SURGE PROTECTION: (ADDITIONAL BENEFIT PROVIDED DURING MANUFACTURER'S WARRANTY PERIOD) This Service Contract protects against operational failure of a covered product resulting from a power surge while properly connected to a surge protector. You may be asked to provide Your surge protector for examination.

NO LEMON BENEFIT: If the same part fails three (3) times in Your covered product and that product requires a fourth repair on the same part, as determined by the Administrator, Your product will be replaced with a new or reconditioned comparable product or a cash settlement will be provided. This cost of the replacement product or amount of cash settlement will not exceed Your covered product's original purchase price. Preventative maintenance checks, cleanings, product diagnosis, customer education, accessory repairs or replacements are not considered repairs for the purposes of this benefit. The No Lemon Benefit does not include repairs performed by the manufacturer under its limited warranty.

LAUNDRY CREDIT BENEFIT: (Washer and Dryers Only) In the event Your covered product is not repaired within 14 days of report of the failure, We will reimburse You for laundry services up to fifty dollars (\$50.00). We reserve the right to request receipts for laundry services when requesting reimbursement. This benefit does not apply to repairs that are under the rework period.

DELIVERY CHARGE PAYMENT BENEFIT: In the event Your covered product is replaced by the location where You purchased the original product, We will pay the delivery cost for the replacement product up to one hundred dollars (\$100.00).

REMOVAL AND REINSTALLATION (R&R) BENEFIT: In the event Your covered product is replaced by the location where You purchased the original product, We will provide the following benefit for the replacement product: (Maximum coverage amounts listed below)
a) Standard (Free Standing, Dishwasher, Over the Range Microwave or Microwave Trim Kit, Ice Machine, Under Counter Wine Cooler and Refrigerators, Washer, Dryer, Cooktop, Single Oven and Double Oven – Up to One hundred dollars (\$100.00).
b) Pro Ranges (Thirty inches (30") and up, includes gas connection) – Up to Two hundred dollars (\$200.00).
c) Pro Refrigerators (Thirty-six inches (36") and up) – Up to Two hundred dollars (\$200.00).

TYPES OF SERVICE AND SERVICE LOCATION:

On-Site Service: Repairs will normally be performed On-Site at Your location. In some instances On-Site Service may require the service provider to bring the unit back to their shop to complete repairs. In-Home/On-Site service will be provided by the authorized service provider during regular business hours, local time, Monday through Friday, except holidays.

MANUFACTURER'S WARRANTY: For failures that occur during the manufacturer's warranty period, parts and services covered during the manufacturer's warranty period are the responsibility of the manufacturer and are not covered under this Service Contract, unless specifically stated otherwise. For failures that occur after the manufacturer's warranty expires, this Service Contract continues to provide the benefits provided by the manufacturer's warranty, as well as certain additional benefits as listed within the terms and conditions. We are not responsible for providing service for failures that occur during the manufacturer's warranty period, regardless of when such failures are reported to Us, the manufacturer, or any other entity. In addition, parts and services that are covered by a voluntary or involuntary recall are the sole responsibility of the manufacturer, and We have no liability for any such parts or services.

SERVICE CONTRACT LIMITS OF LIABILITY: The total limit of liability under this contract shall not exceed the current retail cost of a replacement product, not to exceed the original purchase price You paid for the covered product excluding taxes, shipping and installation where allowed by law. Technological advances may result in a current retail cost of a replacement product with a lower retail price than the original purchase price of the product.

In the event that 1) the Administrator replaces the product or 2) the Administrator pays You a cash settlement amount for the product, the Administrator will have satisfied its obligation in its entirety.

YOUR RESPONSIBILITIES: 1) Maintain, store and use Your covered product according to the requirements set forth by the manufacturer's specifications, including maintenance and cleaning; 2) Provide proper electrical requirements as specified by the manufacturer; 3) Assure full cooperation with the Administrator and authorized service provider during any telephone diagnosis and repair of the covered product including accessibility of the covered product; 4) Provide a safe environment for the service provider; and 5) Provide an adult of legal age for On-Site Service. If you request service and it is determined to be a non-covered repair, You will be responsible for all costs associated with the repair including the diagnostic fee/trip charge to evaluate Your product.

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GENERAL EXCLUSIONS:

- A.** Any new products with less than an original ninety (90) day manufacturer's parts and labor limited warranty and/or refurbished products. Products or parts with a lifetime warranty.
- B.** Consumer replaceable items including but not limited to: lamps, bulbs and housings, fuses, replaceable fluids, hoses, belts (other than those belts specifically listed in the Major Appliance Section), bags, batteries or chargers, ribbons, cartridges, printer heads and cables or any other parts or materials which are designed to be consumed during the life of the product; all adaptors and remote controls.
- C.** Any add-on accessories and/or peripherals that were purchased in addition to and/or separate from the covered product. Any batteries such as but not limited to: internal batteries, external batteries, and rechargeable batteries whether consumer replaceable or not.
- D.** Non-operational components, including the removal and/or re-installation of the following but not limited to: cabinetry and cabinet frames, decorative finishing, door liners, glass, handles, knobs, masks, racks, rollers (other than those rollers specifically listed in the Major Appliance Section), wheels, shelves, and drawers; and cosmetic damage that does not impede the functionality of the product.
- E.** Damage resulting from unauthorized repair; improper gas or water connections, or electrical wiring and connections; connection to other products not recommended for interconnection by the manufacturer of the product; damage caused during delivery, improper installation, or setup; user-facilitated minor adjustments and settings outlined in the product's owner's manual; inaccessible products or parts; negligence, misuse or abuse of the product.
- F.** Damage from an external cause including but not limited to damage from heat sources, warping, scratching, denting, chipping, sun fading, tarnishing, pitting, staining, punctures, tears, ink markings or cigarette burns, water or liquid marks or rings, cleaning stains caused by dyes, acids and corrosives.
- G.** Failures due to corrosion, rust, dust, animal/insect infestation or damage; Acts of God such as fire, lightning, water, windstorm, sand, dirt, hail or earthquake; exposure to weather, moisture, and other environmental conditions; civil disorders; riot; nuclear accident; malicious mischief; theft, loss or vandalism.
- H.** Your failure to follow the instructions and/or recommended use as described in the product's owner's manual, manufacturer's recommended cleaning, alignment and maintenance procedures and requirements; failures related to installation of required software/firmware as indicated by the manufacturer's specifications.
- I.** Image burn-in; pixel defects which are not covered by the original manufacturer's warranty or are considered acceptable under the manufacturer's specifications.
- J.** Payments for subsequent service calls, including trip charges which result in no problem found diagnosis, customer education and non-failures as determined by the Administrator whereby a repair is not required to return Your product to normal operating condition in accordance with the manufacturer's written specifications are not covered.
- K.** Products with safety feature(s) removed, bypassed, disabled or altered; products with altered, removed or missing model and/or serial numbers.
- L.** Failure, inoperability, or disruption of any product or product functions due to any manufacturer recall.
- M.** All rental products, self-servicing applications (Laundromats, copy centers, gyms, etc.).
- N.** Products utilized for commercial purposes or in commercial settings (unless You purchased a Commercial Coverage Plan).
- O.** Failures arising when products are utilized inconsistent with either the design of the product or the way the manufacturer intended the product to be used.
- P.** Liability or damage to property, or injury or death to any person arising out of the operation, maintenance, or damages caused by improper preventative maintenance.
- Q.** Products with safety feature(s) removed, bypassed, disabled or altered; products with altered, removed or missing serial numbers.
- R.** Conditions, which existed prior to Your purchase and delivery of the product or the Service Contract. Special, indirect, incremental, incidental or consequential damages; loss of use.
- S.** Any service request or situation which may pose a health risk to Our technicians or service providers, including but not limited to animal/insect infestation, mold, or fungus; whether or not such circumstances were a result of a covered failure.
- T.** Any cost associated with the demolition of walls, cabinetry, shelving, countertops, etc. to access the product, wiring, components, etc.; failure related to installation of firmware; failure due to enclosed installations that limits proper ventilation.
- U.** Any software, media or virus related issues; loss or damage to stored data, loss or damage due to computer viruses, items left in Your product, such as but not limited to, computer media, personal items and batteries and computer hardware or software that is added after the original purchase date as indicated on Your purchase receipt.
- V.** Failures due to an accidental, unexpected and/or unintentional external event that arises from Your normal daily usage of the product.

IN NO EVENT SHALL THE OBLIGOR OR THE ADMINISTRATOR OF THIS SERVICE CONTRACT OR THE RETAILER FROM WHOM YOU PURCHASED THE SERVICE CONTRACT BE LIABLE FOR SPECIAL, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES WHICH INCLUDE, BUT ARE NOT LIMITED TO, ANY DELAY IN RENDERING SERVICE, LOSS OF DATA, USE, PROFITS, OR BUSINESS DURING THE REPAIR PERIOD OF THE PRODUCT (S) OR WHILE OTHERWISE AWAITING PARTS. The exclusions described above in no way expand or increase the coverage otherwise offered by this Service Contract.

REPEAT SERVICE/REWORK PERIOD: If Your covered product should require service more than once within a sixty (60) day period, the service must be performed by the original authorized service provider.

AVAILABILITY OF SERVICE AND DELAYS: Service will normally be available during the normal work hours and workdays of the authorized service providers. The Administrator will make a reasonable effort to provide timely service or repair of Your product, however We cannot be held liable for service delays beyond the Administrator's control or any damages that may arise out of delays including but not limited to consequential damages. In the event that Your service is delayed more than thirty (30) business days, the expiration date of Your Service Contract will be extended by the repair time in excess of thirty (30) days. In the case of an emergency outside normal working hours, reasonable efforts will be made to expedite service for those situations. In the event You are unable to keep Your scheduled appointment with a service provider, You must call to cancel the appointment in advance of the agreed upon time of service or You may be responsible for paying the second trip charge for the subsequent rescheduled repair.

RENEWALS: The Administrator may, at their option, renew Your Service Contract. The Administrator is not required or obligated to offer You another Service Contract. In the event You are offered a renewal Service Contract, You will be notified of the terms and conditions and the Service Contract fees that will apply to the renewal.

TRANSFER: This Service Contract may be transferred to an eligible party to whom You sell or give the equipment while this Service Contract is in force. This may be accomplished only if You notify the Administrator by mail with the name and address of the new owner within 15 days of the change of ownership.

CANCELLATION: You may cancel this contract for any reason at any time. To cancel Your Service Contract, contact the retailer from which You purchased the Service Contract. If You cancel this Service Contract within the first thirty (30) days after You purchase this Service Contract You will receive a full refund, less any claims paid, where allowed by law. If You cancel after the first thirty (30) days from purchase of this Service Contract, You will receive a pro rata refund based on the time remaining on Your Service Contract, less an administrative fee, not to exceed ten percent (10%) of the price of the Service Contract or twenty-five dollars (\$25.00), whichever is less, and less any claims paid, where allowed by law. If the Administrator cancels the Service Contract, You will be refunded the unearned pro rata purchase price of the Service Contract, less any claims paid, where allowed by law. If this Service Contract was inadvertently sold to You on a product which was not intended to be covered by this Service Contract, Your Service Contract will be cancelled and You will receive the full purchase price of the Service Contract. **We may cancel this Service Contract at our option on the basis of fraud or misrepresentation.**