Service Agreement

A. Key Terms:

Throughout this document, You and Your refer to the person who is a member in good standing in Grad Guard as defined by the terms and conditions for Grad Guard. Membership must not have expired or been canceled by You or Grad Guard. We, Us, and Our refer to National Product Care Company (NPCC) at 175 West Jackson Blvd., Chicago, IL 60604 except in Arizona, Florida, Oklahoma, and Wisconsin where it is **Service Saver, Incorporated** (SSI) at 175 West Jackson Blvd., Chicago, IL 60604 ; in Florida, the license number is: 80173. This **Agreement** is not available in Maine. In addition, when in bold certain words and phrases are defined as follows:

Administrator means Trilegiant Insurance Services Inc. You may contact them if you have questions regarding this coverage or would like to make a claim. They can be reached by phone at 1-877-507-6399 or mail at PO Box 6175, Westerville, OH 43086-6175.

Agreement means the terms, conditions, limitations, and exclusions set forth within described benefits.

Breakdown means a mechanical failure of the **Eligible Products** to perform their fundamental operation(s) in normal service.

Coverage Period means the period starting on the **Membership Effective Date**. Coverage will continue as determined by the payment schedule/plan for as long as You are a member in good standing. (This standing is defined by the terms and conditions for Grad Guard.) Coverage will stop if You or Grad Guard cancel Your membership in Grad Guard.

Eligible Products means non-commercial grade:

1. Audio Equipment: car stereos, CD players, CD/DVD burners, DVD player/recorders, graphic equalizers, headphones, home satellite systems, MP3 players, musical instruments, portable radio/cassette players, stereo cassette player/recorders, stereo receivers, telecaption adapters, turntable/record players, TV stereo adapter/receiver/VCR's, and weather band/two way radios;
2. Electronic/Office Equipment: blu-ray players, digital cameras, digital picture frames, gaming systems, GPS units, non-digital cameras, paper shredders, personal computer systems (coverage only applies to restore personal computer systems to their original working order and product specifications), printers/copiers/photo printers, scanners, security systems/security cameras, TVs, typewriters, universal remotes, and video camera/recorders;
3. Kitchen Appliances: bread makers, built-in oven/stove, coffee/cappuccino makers, convection ovens, deep fryers, dishwashers, food processors, garbage disposals, microwaves, mixers/blenders, portable wine cellars, range & range hoods, refrigerator/freezer/ice makers, rice cookers, small kitchen appliances, and toaster ovens;
4. Home Appliances: air purifiers, bathroom scales, carpet cleaners, central vacuum cleaner motors, dehumidifiers, electric toothbrushes, evaporative coolers, furnaces, garage door openers, hair dryers, humidifiers, irons, portable generators, portable/floor room heaters, sewing machines, trash compactors, vacuum cleaners, washers/dryers (including compact), water heaters, water softeners, wet/dry vacs, and window/room air conditioners;
5. Telephone Equipment: Bluetooth headsets, cellular telephones, conventional/land line home phones (including cordless models), fax machines (including combination units), pagers, Personal Digital Assistants (PDA), and telephone answering machines;
6. Miscellaneous Items: chainsaws, clocks, electronic toys, exercise equipment, hearing aids, lawn equipment, lawn mowers, leaf/snow blowers, massage chairs/pads, outdoor grills, power tools, radar/metal detectors, and treadmills.

Membership Effective Date means the date You enroll as a member in Grad Guard or upon receipt of payment of membership dues as per the membership terms and conditions for Grad Guard, whichever occurs first.

B. Coverage:

EXTENDED WARRANTY

Extended Warranty, subject to the limitations in this **Agreement**, will extend the original manufacturer's U.S. warranty or store brand warranty on **Eligible Products** You purchase for up to sixty (60) months from the purchase date of the **Eligible Product**. Coverage begins on the date **You** purchase the **Eligible Product(s)** and terminates sixty (60) months from the purchase date, regardless of when the original U.S. manufacturer's or U.S. store brand warranty terminates.

To Get Coverage:
Eligible Products must have a purchase price of $5,000 or less, the purchase must occur ninety (90) days prior to the **Membership Effective Date** or during the **Coverage Period** of Your membership and the claim must occur during the **Coverage Period** of Your membership. You must pay for the entire cost of the **Eligible Product** with any form of legal tender and You must receive a valid receipt. The **Eligible Product** must be for Your personal use.

Limitations:
Coverage is limited to the lesser of the following:

- Actual repair cost; and
- Original purchase price (as documented by Your purchase receipt).

Coverage does not include taxes, storage, shipping, handling, postage, transportation, and delivery charges.

If Your original manufacturer's U.S. warranty or store brand warranty has expired, We will reimburse You for the lesser of the actual cost of repair and the original purchase price of the **Eligible Product(s)**.

Diagnostic, repair, replacement, and teardown costs will be Your responsibility if the product **Breakdown** is not covered under this benefit.

Coverage under this benefit is excess of any valid warranty, insurance, or indemnity benefit available to You.

C. What is NOT Covered:

- **PLANTS, SHRUBS, ANIMALS, CONSUMABLES, AND PERISHABLES.**
- **JEWELRY, ART, ANTIQUE ITEMS, COLLECTIBLES OF ANY KIND, RECYCLED, ONE OF A KIND ITEMS, PREVIOUSLY OWNED, REFURBISHED, REBUILT, OR REMANUFACTURED ITEMS.**
- **PRODUCT GUARANTEES OR SATISFACTION GUARANTEES.**
- **PROFESSIONAL SERVICES (TO INCLUDE THE PERFORMANCE OR RENDERING OF LABOR OR MAINTENANCE; REPAIR OR INSTALLATION OF PRODUCTS, GOODS OR PROPERTY); PROFESSIONAL ADVICE OF ANY KIND, INCLUDING BUT NOT LIMITED TO ADVICE RELATING TO: SOFTWARE, HARDWARE, OR ANY OTHER PERIPHERALS.**
- **MOTORIZED VEHICLES, TO INCLUDE AUTOMOBILES, WATERCRAFT/BOATS, AIRCRAFT, AND MOTORCYCLES, OR THEIR MOTORS, EQUIPMENT, OR ACCESSORIES.**
- **LAND, OR ANY BUILDINGS (TO INCLUDE HOMES AND DWELLINGS).**
- **ANY PHYSICAL DAMAGE TO THE ELIGIBLE PRODUCT.**
- **ANY DAMAGE CAUSED BY ACTS OF GOD (TO INCLUDE FLOOD, HURRICANE, WIND, FIRE, LIGHTNING, AND EARTHQUAKE).**
- **ELIGIBLE PRODUCTS PURCHASED FOR RESALE, PROFESSIONAL, OR COMMERCIAL USE.**
- **BREAKDOWNS CAUSED BY POWER SURGE, ALTERATIONS, MODIFICATIONS, MOLD, NEGLIGENCE, ABUSE, VANDALISM, THEFT, IMPROPER INSTALLATION, PEST OR PET DAMAGE.**
- **ANY EXPENSES INCURRED TO REPAIR A MECHANICAL BREAKDOWN ASSOCIATED WITH A PRODUCT RECALL.**
- **CONSEQUENTIAL OR INCIDENTAL DAMAGES.**
- **ELIGIBLE PRODUCTS PURCHASED BY SOMEONE OTHER THAN YOU.**
- **ITEMS THAT DO NOT COME WITH AN ORIGINAL MANUFACTURER'S U.S. WARRANTY OR STORE BRAND WARRANTY.**
- **ELIGIBLE PRODUCTS PURCHASED OUTSIDE OF THE UNITED STATES.**
- **DAMAGE CAUSED BY NORMAL WEAR AND TEAR OR GRADUAL DETERIORATION WHERE NO BREAKDOWN HAS OCCURRED.**
- **REPAIRS OF ELIGIBLE PRODUCTS THAT ARE OTHERWISE COVERED UNDER ANY OTHER TYPE OF MANUFACTURER'S WARRANTY, SERVICE AGREEMENT, OR INSURANCE POLICY.**
- **CLEANING, ADJUSTMENTS, OR PREVENTATIVE MAINTENANCE AS MAY BE REQUIRED BY THE MANUFACTURER TO MAINTAIN NORMAL OPERATION OF THE ELIGIBLE PRODUCTS.**
- **REPAIR TO UPGRADE OR IMPROVE PERFORMANCE OF THE ELIGIBLE PRODUCTS.**
- **LOSS OF OR RESTORATION OF DATA, SOFTWARE, AND INFORMATION.**
- **REPLACEMENT NECESSITATED BY THE LOSS OR DAMAGE RESULTING FROM ANY CAUSE OTHER THAN THE NORMAL USE AND OPERATION OF THE ELIGIBLE PRODUCTS, FOR WHICH THE ELIGIBLE PRODUCTS WERE DESIGNED PER THE MANUFACTURER GUIDELINES.**
- **PARTS REPLACED DURING NORMAL MAINTENANCE.**
- **ADD-ON PRODUCTS THAT WERE NOT PART OF THE ORIGINAL MANUFACTURER'S PRODUCT.**
- **ELIGIBLE PRODUCTS WITH A PURCHASE PRICE GREATER THAN $5,000.**
- **ITEMS THAT DO NOT FALL WITHIN THE DEFINITION OF ELIGIBLE PRODUCTS.**

D. How to File a Claim:

To file a claim, You must contact the **Administrator** by phone or mail to receive a claim form, in which case a claim form will be sent to You.

Or You may print one made available via website at www.GradGuard.com. The fully completed claim form must be returned to the **Administrator** at Grad Guard, Extended Warranty, PO Box 6175, Westerville, OH 43086-6175 with:

1. Original itemized and dated receipt;
2. Original manufacturer's or U.S. store brand warranty;
3. Dated & marked paid itemized repair receipt from a certified repair service provider or a repair estimate from a certified repair service provider showing that the repair costs would exceed the original purchase price; and
4. Any other documents that the **Administrator** may reasonably request.

All these required documents, including the claim form, must be postmarked within sixty (60) days following the date that the repair is made or, if the repair cost would exceed the original purchase price, the date that the repair estimate is obtained.

E. General Provisions:

- Cancellations: You may cancel this **Agreement** at any time by sending written request to the **Administrator**, or calling 1-877-550-3984 at Monday - Friday, 8 a.m. - 8 p.m., Saturday, 10 a.m. - 2 p.m. (ET). If You cancel this **Agreement** You automatically cancel the Grad Guard membership. If You cancel, You will receive a pro-rata refund (if applicable) in accordance with the terms of Your membership. We and Grad Guard may cancel or non-renew, in accordance with the terms of Your membership, this membership at anytime for: 1.) Non-payment of membership fees; 2.) Fraud, or material misrepresentation. Grad Guard will notify You of this cancellation.
- Deductible: Coverage under this **Agreement** is not subject to a deductible per claim.
- Transfers: Your rights and duties under this **Agreement** are not transferable.
- Where Are You Covered: Coverage applies to product **Breakdowns** that occur within the fifty (50) United States of America.
- Subrogation: If We pay for a **Breakdown**, We may require You to assign Us Your rights of recovery against others. We will not pay for a **Breakdown** if You impair these rights to recover. Your right to recover may not be waived.
- Dispute Resolution – Arbitration: This **Agreement** requires binding arbitration if there is an unresolved dispute between You and Us concerning this **Agreement** (including the cost of, lack of or actual repair or replacement arising from a **Breakdown**). Under this Arbitration provision, You give up Your right to resolve any dispute arising from this **Agreement** by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing Your and Our positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

  To start arbitration, either You or We must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the **Breakdown** occurred or the dispute arose. You and We will each separately select an arbitrator. The two arbitrators will select a third arbitrator called an "umpire." Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by You and Us. Unless otherwise agreed to by You and Us, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (www.adr.org) will apply to any arbitration under this **Agreement**. The laws of the state of Illinois (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this **Agreement** and all transactions contemplated by this **Agreement**, including, without limitation, the validity, interpretation, construction, performance and enforcement of this **Agreement**.

F. State Amendments:

In Alabama, Arkansas and Utah: The following statement has been added under "General Provisions": We reserve the right to select and use parts other than original manufacturer parts. Parts used will be of like kind and quality.

In Arkansas and Missouri: The following statement has been added: This is not a contract of insurance. Our obligations are insured by a contractual liability insurance policy with Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604. If the **Administrator** does not pay a claim or provide service within sixty (60) days of submitting the claim, the claim can be submitted to Virginia Surety Company, Inc. at 175 West Jackson Blvd., Chicago, Illinois 60604. Telephone number is 1-800-209-6206. A claim against the provider may include a claim for return of the unearned provider fee in the event of a cancellation.

In Arizona and Oregon: Under "General Provisions" bullet #6 is deleted in its entirety.

In California: Under "General Provisions" bullet #1 is amended to include the following: In the event You cancel this **Agreement** within sixty (60) days of receipt of this **Agreement**, You shall receive a full refund of any payments made by You under this **Agreement**. If You cancel Your **Agreement** within sixty (60) days of receipt of this **Agreement,** and do not receive a refund or credit within sixty (60) days of receipt of the returned service A**greement**, a ten percent (10%) penalty per month shall be applied to the refund. Under "General Provisions" #6 is amended to include: This arbitration provision does not prohibit a California resident from following the process to resolve complaints as outlined by the California Bureau of Electronic and Appliance Repair (BEAR). To learn more about this process, You may contact BEAR at 1-800-952-5210, or You may write to Department of Consumer Affairs, 3485 Orange Grove Avenue, North Highlands, California, 95660, or You may visit their website at www.bear.ca.gov.

In Connecticut: Under "General Provisions" bullet #6 is amended as follows: The State of Connecticut has established an arbitration process to settle disputes arising from service agreements. A written complaint may be mailed to: State of Connecticut, Insurance Department, PO Box 816, Hartford, CT 06142-0186, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase price of the appliance, and a copy of this **Agreement**. The following statement has been added: In the event a covered appliance is being serviced by an authorized service center when this **Agreement** expires, the term of this **Agreement** will be extended for the failed appliance only until the covered repair has been completed. Under "General Provisions" bullet #1 is amended to include the following: You do not have the right to cancel this **Agreement** if the **Eligible Product** is lost, stolen or destroyed. Under "How to File a Claim", the following is added: In-home service is not available and You are responsible for all costs related to mailing and/or transporting the **Eligible Product** for service.

In Florida: Under "General Provisions" bullet #1 is amended to include the following: In the event of cancellation by You, You shall be entitled to ninety percent (90%) of the current month's unearned pro-rata premium less any claims paid in the current month. In the event of cancellation by Us, You shall be entitled to one hundred percent (100%) of the current month's unearned pro-rata premium. Under "General Provisions" #6 Arbitration has been deleted in its entirety.

In Georgia: Under "General Provisions" bullet #1 is amended to include the following: Notice of cancellation will be in writing and will be mailed to you at least thirty (30) days prior to cancellation. Cancellations will comply with Section 33-24-44 of the Code of Georgia. In the event of cancellation, We cannot demand immediate payment of the cost of all service provided to You. 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. Under "General Provisions" bullet #6 is deleted in its entirety.

In Michigan: The following statement has been added: If performance under this **Agreement** is interrupted because of a strike or work stoppage at Our place of business, the effective period of this **Agreement** shall be extended for the period of the strike or work stoppage.

In Nevada: The following statement has been added to "General Provisions" bullet #1: Notice of cancellation will be in writing and will be mailed to you at least fifteen (15) days prior to cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation. The following statement has been added to "How to file a claim": Prior approval for a claim is not required, We will reimburse You for all eligible claims.

In New Hampshire: The following statement has been added: In the event You do not receive satisfaction under this **Agreement**, You may contact the New Hampshire Insurance Department at New Hampshire Insurance Department, 21 South Fruit Street, Concord, New Hampshire 03301, telephone number 603-271-2261.

In New Mexico: Under "General Provisions" bullet #1 is amended to include the following: A ten percent (10%) penalty per month shall be applied to refunds not paid or credited within sixty (60) days of receipt of returned service **Agreement**. We may not cancel this **Agreement** without providing You with written notice at least 15 days prior to the effective date of cancellation. Such notice shall include the effective date of cancellation and the reason for cancellation. If this **Agreement** has been in force for a period of seventy (70) days, We may not cancel before the expiration of this **Agreement** 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 this **Agreement**; 3) You engage in fraud or material misrepresentation in obtaining this **Agreement**; or 4) You commit any act, omission, or violation of any terms of this **Agreement** after the effective date of this **Agreement** which substantially and materially increases the service required under this **Agreement**. The following statements have been added: This **Agreement** cannot be renewed independently of Your membership. The telephone number for NPCC is 1-800-209-6206.

In North Carolina: Under "General Provisions" bullet #1 is amended to include the following: We may not cancel this **Agreement** except for nonpayment by You or for violation of any of the terms and conditions of this **Agreement**. The following statement has been added: Purchase of the Grad Guard Membership is not required to purchase or to obtain financing.

In Oklahoma: Section (E) general Conditions #1 Cancellation is deleted and replaced with the following: You may cancel this **Agreement** for any reason at any time. To cancel, contact the **Representative** is writing. If You cancel within the first thirty (30) days of receipt of You **Agreement**, You will receive a full refund. If You cancel after thirty (30) days, You will receive a pro-rata refund based on the time expired less a cancellation fee of 10% of the purchase price. No claim incurred or paid nor any repair made, will be deducted from the amount to be returned in the event of cancellation. We may not cancel this **Agreement** except for fraud, material misrepresentation or nonpayment by You. Notice of such cancellation will be mailed to You at least thirty (30) days prior to cancellation. If We cancel, the return premium is based upon one-hundred percent (100%) of the unearned pro-rata premium. The following statements have been added: Notice: This **Agreement** is not issued by the manufacturer or wholesale company marketing the **Eligible Products** covered by this **Agreement**. This **Agreement** will not be honored by such manufacturer or wholesale company. Oklahoma does not review commercial service contract language (only personal). The following statement has been added: Obligations of the obligor under this service **Agreement** are insured by a contract liability policy with Virginia Surety Company, Inc. 175 West Jackson Blvd. 11th Floor, Chicago, IL 60604.

In South Carolina: The following statement has been added: If You purchased this **Agreement** in South Carolina, complaints or questions about this **Agreement** 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 Texas: The following statement has been added: Unresolved complaints or questions concerning the regulation of service agreements, may be addressed to the Texas Department of Licensing and Regulation at PO Box, 12157, Austin, TX 78711, telephone number 800-803-9202. In Texas, We, Us, and Our means Texas National Product Care Company, Inc.

In Utah: The following statement has been added to this **Agreement**: This service contract or warranty is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. Under "General Provisions" bullet #1 cancellation is amended as follows: We can cancel this **Agreement** during the first sixty (60) days of the initial 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 **Agreement** 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 **Agreement** by mailing a cancellation notice to You at least ten (10) days prior to the cancellation date for cancellations due to nonpayment of premium, and thirty (30) days prior to cancellation date for any of the following reasons: (a) material misrepresentation, (b) substantial change in the risk assumed, unless We should reasonably have foreseen the change or contemplated the risk when entering into this **Agreement**, (c) substantial breaches of contractual duties, conditions, or warranties. Under "General Provisions" the following statement has been added: Proof of loss should be furnished by You to Us as soon as reasonably possible. Failure to furnish such notice or proof within the time required by this **Agreement** does not invalidate or reduce a claim. Under "General Provisions" bullet #6 is amended as follows: **Binding Arbitration:** Any matter between You and Us may be subject to arbitration as an alternative to court action pursuant to the rules of (the American Arbitration Association or other recognized arbitrator), a copy of which is available on request from Us. Any decision reached by arbitration shall be binding upon both You and Us. The arbitration award may include attorney's fees if allowed by state law and may be entered as a judgment in any court of proper jurisdiction.

There is no time limit to request arbitration. The following statement has been added: **Coverage afforded under this Agreement is not guaranteed by the Property and Casualty Guarantee Association.**

In Washington: Under "General Provisions" bullet #1 is amended to include the following: We may not cancel this **Agreement** without providing You with written notice at least twenty-one (21) days prior to the effective date of cancellation. Such notice shall include the effective date of cancellation and the reason for cancellation. The following statement has been added: You may make a claim directly with Virginia Surety Company, Inc. at 175 West Jackson Blvd., Chicago, Illinois 60604, (800) 209-6206, who insures the obligations of National Product Care Company under this **Agreement**.

In Wisconsin: Under "General Provisions" bullet #5 is amended to include the following: You will be made whole before the insurer may retain amounts it has recovered. Under "How to File a Claim" is amended to include the following: Proof of loss, including required claim documents, should be furnished by You to the **Administrator** as soon as reasonably possible and within one (1) year after the time required by this **Agreement**. Failure to furnish such notice or proof, including required claim documents, within the time required by this **Agreement** does not invalidate or reduce a claim. The following statement has been added: Notice: **This Agreement is subject to limited regulation by the office of the Commissioner of Insurance**. Under "What is NOT Covered" bullet #2 is deleted in its entirety. Under "General Provisions" bullet #6 is amended to include the following: Arbitration must be agreed to by all parties involved. The following statement has been added to "General Provisions" bullet #1: Notice of cancellation will be in writing and will be mailed to you at least ten (10) days prior to cancellation.

In Wyoming: Under "General Provisions" bullet #6 is amended to include the following: Arbitration can only be final and binding, if agreed to by the parties involved, in a separate written **Agreement**. The following statement has been added: This **Agreement** does not exclude pre-existing conditions.

In Alabama, Arkansas, Missouri, New York, Oregon, South Carolina, Utah, Vermont, and Washington: The following statement has been added: Emergency repairs: In the event an emergency repair is required outside of the normal business hours of the **Administrator**, You may engage Your own licensed repair provider without prior authorization. Emergency repair is defined as a failure that creates a risk to health or property and that such failure requires an immediate repair be made.

In Alabama, Arkansas, Florida, Hawaii, Illinois, Maryland, Minnesota, Missouri, Nevada, New Mexico, New York, South Carolina, Texas, Vermont, Wisconsin and Wyoming: Under "General Provisions" bullet #1 is amended to include the following: If You cancel within thirty (30) days from receipt of Your membership packet You are eligible for a full refund.

In Alabama, Arkansas, Hawaii, Maryland, Minnesota, Nevada, New York, South Carolina, Texas, Washington, and Wyoming: Under "General Provisions" bullet #1 is amended to include the following: If you cancel Your **Agreement** within thirty (30) days of receipt of Your **Agreement** and do not receive a refund or credit within thirty (30) days of receipt of the returned service **Agreement**, a ten percent (10%) penalty per month shall be applied to the refund.

In Alabama, Connecticut, Georgia, Illinois, Kentucky, Montana, New Hampshire, New York, North Carolina, Ohio, Texas, Utah, Wisconsin and Wyoming: The following statement has been added: This is not a contract of insurance. Our obligations are insured by a contractual liability insurance policy with Virginia Surety Company, Inc. 175 West Jackson Blvd., Chicago, Illinois 60604. If the **Administrator** does not pay a claim or provide service within sixty (60) days of submitting the claim, the claim can be submitted to Virginia Surety Company, Inc. at 175 West Jackson Blvd., Chicago, Illinois 60604. Telephone number is 1-800-209-6206.

In Alabama, Arkansas, Hawaii, New Hampshire, Nevada, New Mexico, New York, South Carolina, Texas, Utah, and Washington: The following statement has been added: This **Agreement** does not exclude pre-existing conditions.

In Hawaii, Minnesota, Nevada, Oregon, and South Carolina: The following statement has been added: This is not a contract of insurance. Our obligations are insured by a contractual liability insurance policy with Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604.