

Amazon Expert Protection Plan

Summary of Coverage

The Amazon Expert Protection Plan provides comprehensive protection for your home's smart devices so you get the peace of mind you deserve. It is designed to protect certain devices included with the purchase of your home against accidental damage and mechanical breakdown after the manufacturer's warranty expires, plus you'll receive access to expert technical support.

What Does the Plan Cover?

Accidental Damage: Covers accidental damage such as product drops, liquid damage or cracks that arise from normal handling from day one.

Technical Support: You'll have access to expert technical support by phone or in-home service. If the product cannot be repaired, you will receive a new/refurbished product or a gift card when a replacement product is not available.

Mechanical Breakdown: After expiration of the manufacturer's warranty, the products included in your Plan are covered if they suffer a mechanical breakdown or failure from wear and tear that occurs during normal use.

The Plan covers the repair or replacement of the following products:

Covered Products*

Amazon Echo Dot	Honeywell Lyric 2.0 T-Stat
Amazon Echo Show	Leviton Surge Protector (2)
Samsung SmartThings Hub	Legrand 42W Media Enclosure
Kevo Plus Bridge	Lutron In-Wall Dimmer
Ruckus Switch	Lutron Occupancy Sensor
Tripp Lite Power Strip	Lutron Caseta Kit1 (1-Pico & 1-Lamp)
Ruckus Access Point(s)	Lutron Pico Dual Pedestal
Ring Elite/Pro Video Doorbell	Lutron Smart Bridge Pro
Kwikset Kevo Gen 2	Leviton Z-Wave Plug-In Module
Kwikset 916 Z-Wave Touchpad	Sonos Play-1 Speaker
Baldwin Lock	

*The products will vary depending on your Plan. Your Plan may not include all products listed above, as specified on your Proof of Purchase.

Coverage Term

Once you purchase the Amazon Expert Protection Plan, your coverage will begin on either the date you purchase the Plan or the date your original products were activated. Please refer to your coverage start date and coverage term provided upon enrollment in your purchase confirmation email.

How It Works

Arranging service for any of the coverages above is simple; visit us at www.amazon.com/expertsupport and click "Request Support" to receive expert telephone support. Our representatives are here to assist you 7 days a week, from 9:00 a.m. – 9:00 p.m. Central Time.

If the representative determines that the product needs repair, they will do one of the following, depending on the type of product for which the claim is being made:

1. Arrange for in-home service and schedule an appointment with a local technician. The technician will repair or install any of the products included in your Plan at no cost to you.
2. Ship you a new, refurbished or recertified replacement product of like kind and quality for you to install.
3. Provide you with a gift card, not to exceed the current retail replacement value of the original product, in the event a repair or replacement is not available.

What's Not Covered?

Below is a summary of what's not covered under the Amazon Expert Protection Plan.

Ineligible Products: Products used for commercial purposes.

Excluded Conditions: The Plan doesn't cover cosmetic damage, rust, corrosion, or pre-existing damages. More exclusions apply.

For a full list of exclusions, refer to your Plan Terms and Conditions.

Limits of Liability: A maximum coverage per claim of the original product purchase price applies to each product replacement. In addition, all products covered under the Plan are subject to a maximum aggregate claim limit depending upon the Plan you purchase, as specified on your Proof of Purchase.

Transferability: This Plan is only transferable to those products you can take with you to your new home. If you sell your home, the Amazon Expert Protection Plan is not transferable to the new homeowner or to any products affixed to your home.

Unrecovered Product Fee: You must return your damaged product by mail within 30 days of shipment of your replacement product. If you do not return the product, you will be charged an unrecovered product fee of \$250.

Cancellation: You may cancel your Plan at any time by visiting www.amazon.com/expertsupport or calling 1-800-317-6064. If you cancel your Plan within the first 90 days of purchase, you will receive a full refund. Otherwise, your refund will be prorated, less any claims paid. Cancellation and refund methods vary by state. Refer to your Plan Terms and Conditions for cancellation and refund information.

Administrator Information: The Plan is administered by Amazon.com Services, Inc., 410 Terry Avenue North, Seattle, WA 98109-5210, 1-800-317-6064.

Provider Information: The Plan is provided by Federal Warranty Service Corporation, P.O. BOX 105689, Atlanta, GA 30348-5689, in all states except FL - United Service Protection, Inc., and OK - Assurant Service Protection, Inc. All these companies operate under the trade name Assurant, Inc.

Special State Disclosures

There are state-specific requirements for the Amazon Expert Protection Plan, often related to cancellation of the Plan or resolution of disputes. Refer to your actual Plan Terms and Conditions for details.

AMAZON EXPERT PROTECTION PLAN TERMS AND CONDITIONS

This Plan is not a contract of insurance. Unless otherwise regulated under state law, the contents of this Plan should be interpreted and understood within the meaning of a "service contract" in Public Law #93-637, the Magnuson-Moss Warranty Act. This document contains the Terms and Conditions about the Plan, such as what is covered, what is not, and how to contact Us.

Definitions. Here are some terms used in this Plan and what those terms mean:

- **Administrator** means the party responsible for administering this Plan. The Administrator is Amazon.com Services, Inc. The address and phone number for the Administrator is 410 Terry Avenue North, Seattle, WA 98109-5210.
- **Plan** means these terms and conditions ("Terms and Conditions"), Your Proof of Purchase, any state specific disclosures, and addendums (if applicable).
- **Price** means the amount paid by You for this Plan.
- **Products** means the specific personal property covered by this Plan and listed on Your Plan Proof of Purchase including standard accessories such as the wall charger or remote control included with Your Property at no extra cost at time of purchase and may include any additional products You purchase that are eligible and approved for coverage by Us. Coverage may also include any replacement product provided by the Product seller or Us.
- **Proof of Purchase** means the order identification/invoice and/or email confirmation provided to You when You buy Your Plan.
- **Provider/We/Us/Our** means the party contractually obligated to You under this Plan. The Provider is Federal Warranty Service Corporation in all states except in Florida where the Provider is United Service Protection, Inc., and in Oklahoma where the Provider is Assurant Service Protection, Inc. The address and phone number of each Provider is P.O. Box 105689, Atlanta, GA 30348-5689, 1-877-881-8578.
- **Seller** is the Provider, the party that sold You this Plan.
- **You/Your** means the owner of the Products.

Plan payment methods may vary.

You have paid for Your Plan in one of the following ways which affects the cancellation provisions of this Plan:

- Single Pay – Plan is paid for in a single payment.
- Monthly Pay – Plan is paid for in equal monthly amounts until canceled or not renewed.
- Partial Pay – Plan is paid for in three payments or less.
- Multi Pay – Plan is paid for in equal monthly amounts for up to the length of time printed on Your Proof of Purchase.

How long are my Products covered?

Your Plan begins on the later of the date You purchase this Plan or the date Your original Products are activated. Coverage will continue for the length of time printed on Your Proof of Purchase or until cancelled by either You or Us.

Please see Your coverage start date and coverage term on Your Proof of Purchase.

What about the manufacturer's warranty?

THIS PLAN INCLUDES THE MANUFACTURER'S WARRANTY PERIOD. LOSSES DURING THE MANUFACTURER'S WARRANTY PERIOD ARE COVERED BY THE MANUFACTURER. THIS PLAN PROVIDES ADDITIONAL BENEFITS DURING THE MANUFACTURER'S WARRANTY PERIOD BUT ANY OVERLAP OF THIS PLAN'S BENEFITS WITH THE MANUFACTURER'S WARRANTY ARE SECONDARY TO THE MANUFACTURER'S WARRANTY.

What is covered? This Plan includes the following benefits:

TECHNICAL SUPPORT: This Plan provides access to a technician for help diagnosing and resolving issues with Your Products.

MECHANICAL BREAKDOWN:

This Plan covers functional parts and labor costs necessary to repair Your Product(s) to the manufacturer's written specifications should Your Product(s) fail due to normal wear and tear. If We are unable to repair Your Product, the repair cost exceeds the current retail replacement value of Your Product, or Your Service Plan is a product replacement only plan,

We may choose to replace Your failed or damaged Product with a like kind and quality replacement product or provide a gift card in the amount of the replacement value. The Administrator will either mail a new replacement product to You for installation by You, or will mail or have a technician bring a replacement product to Your home for installation by the technician.

ACCIDENTAL DAMAGE: Service includes replacement of Products that fail due to accidental damage from handling (“ADH”), such as drops or spills that arise from normal handling and use of the Product. ADH coverage only applies to operational or mechanical failure caused by an accident from handling that is the result of an unexpected or unintentional external event that arises from Your normal daily usage.

What is excluded from the Plan? This Plan DOES NOT include any of the following:

1. Any loss, repair or replacement due to acts of God;
2. Consequential, incidental or intentional damage;
3. Misuse, abuse, neglect (including when required maintenance is not performed as outlined by the manufacturer);
4. Cosmetic damage (e.g., scratches, tears, dents and broken casing) that does not otherwise affect or impede Your Product functionality or materially impair its use;
5. Failure or damage caused by non-authorized repair personnel;
6. Pre-existing conditions known by You that occurred prior to the coverage start date;
7. Rust, corrosion, insect infestation or fire;
8. Catastrophic damage (outside the scope of ADH);
9. Theft or burglary, mysterious disappearance, vandalism, transport, riot, environmental conditions, sand, dirt, failure or damage from exposure to weather conditions;
10. Loss or failure to or of antennas, external housing, casings, or consumables (including consumer replaceable batteries, lights, knobs, buttons, etc.) that does not affect the mechanical or electrical function of the Products;
11. Loss or damage to customer replaceable batteries or rechargeable Product batteries;
12. Loss or damage to stored data, repairs related to viruses, or software that is added after the original Product purchase;
13. “No problem found” diagnosis or any defects that are subject to a manufacturer’s warranty or recall (no matter if the manufacturer is in business nor not);
14. Claims for any loss caused by the use of Products in a way not recommended by the manufacturer;
15. Claims arising from any breach of implied or express warranties of Products merchantability or fitness from the manufacturer;
16. Products located outside of the continental U.S., not including Alaska and Hawaii.

Are there any products this Plan won’t cover?

This Plan does not cover personal property held in inventory, personal property held as Your stock in trade, or personal property bought for and/or used in a commercial setting. Enrollment in this Plan is only available for new personal property under manufacturer’s warranty or, at Our discretion, reconditioned personal property. Products either not registered with Us or approved for coverage by Us as outlined in the Products section, or personal property not authorized or intended for sale in the United States by the product’s manufacturer, are ineligible for benefits under this Plan.

What are my responsibilities?

To keep this Plan in force during the coverage term, You must maintain the Products according to the manufacturer’s specifications, including cleaning and maintenance. Failure to do so may result in a coverage denial. In the event of a claim, You are responsible to protect the Product from further damage and comply with the owner’s manual. You must notify the Administrator in writing if Your address changes.

What if I need help?

To get service, visit the Administrator at www.amazon.com/expertsupport or contact the Administrator at 1-800-317-6064. The Administrator will assist You to document Your issue and determine if there is a covered failure. The Administrator is available for phone support 7 days a week from 9:00 AM to 9:00 PM Central Time. If the Administrator confirms a covered failure, the Administrator will process Your claim and arrange for service. The level of technical service provided under this Plan is specific to the hardware of Your Products and preloaded manufacturer’s software at time of purchase; it does not support customized or proprietary software.

What are the service options?

REPAIR OPTION:

Once We confirm the Product’s failure or damage, We will setup service with an authorized servicer/repair center determined by Us based on Your location, the Product category, and service purchased. If Your Product requires an approved repair more than once within sixty (60) calendar days, service must be completed by the same servicer/ repair center as the original repair. Our repair channels include:

- 1) If We determine that Your Product requires in-home/on-site service, We will repair Your Product at the Product's location (within the continental United States, Alaska and Hawaii). An adult (of legal age) must be present at the time of repair. The Product to be serviced must be readily accessible to the technician, as determined by Us. The technician will not remove or replace any structure, trim, mount, door, flooring, permanently affixed plumbing or piping, or external control system. The Product's removal also must not require either more than one person for safe removal nor special equipment, tools, or other equipment. Should We determine during the repair visit that We need to repair Your Product elsewhere, We will transport Your Product to and from Our repair center. If Your Product's location is beyond a thirty-five (35) mile radius of an authorized servicer/repair center, You may be responsible for transporting the Product to/from the designated servicer and assume any subsequent travel or shipping costs.
- 2) For depot service, We will either provide You with a mailing label or box with a mailing label for You to return Your failed Product for repair. Once repaired, We will ship the Product to You.

If Your Product qualifies for carry-in service, repairs will be performed at an authorized repair center of Our choosing. You must contact Us to receive repair authorization prior to service. You may be responsible for transporting Your Product to/from the repair center and assume any subsequent travel or shipping costs.

REPLACEMENT OPTION:

The service option will depend on the Product that has failed. Should We choose to replace Your failed or damaged Product because either We are unable to repair Your Product, the repair cost exceeds the current retail replacement value of Your Product, or Your Service Plan is a Product replacement plan only, We will either ship a replacement product to You for installation by You; send a technician to diagnose and resolve the Product failure; or mail a replacement product to You and arrange for installation by a technician. An adult (of legal age) must be present at the time of installation. The replacement product will be of like kind and quality and may be new, refurbished, or recertified. While We will try to accommodate specific replacement preferences such as equipment color, cosmetics, or features, such accommodation is not guaranteed. The price of the replacement product will not exceed the current retail replacement value of the original Product or any Limits of Liability. In the rare event a replacement is not available, You will be provided with a gift card in the amount of the current retail replacement value. Upon replacement, the damaged/unrepairable Products becomes Our property, if We choose to take possession. Should We choose to take possession of the Products, at Our sole discretion, We will either provide You with a pre-paid mailing label for You to return Your failed Products to Us or arrange for the Products to be picked up during the installation of the replacement products. If a pre-paid mailing label is provided, You are responsible for returning Your failed or damaged Products to Us according to the instructions provided.

What if I don't return my broken Product to the Administrator?

If the damaged Product is to be returned by mail and is not returned to Us within 30 calendar days from the date We ship the replacement product to You, We will charge to You a non-refundable fee of \$250. We reserve the right to collect any fee due to Us under this Plan prior to issuing a replacement product.

Are there any limits?

The total amount that We will pay for all Product replacements under the Plan is subject to a maximum aggregate claim limit depending upon the Plan You purchased. The claim limit for Your Plan is indicated on Your Proof of Purchase. After the limit is reached, We will have no further obligations under this Plan. **IN NO EVENT WILL WE BE LIABLE TO YOU UNDER THIS PLAN FOR SPECIAL, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES WHETHER IN CONTRACT, TORT, OR NEGLIGENCE NOR FOR ANY DAMAGES ARISING OUT OF DELAYS.**

Can this Plan be canceled?

You may cancel this Plan at any time for any reason by going to www.amazon.com/expertsupport or calling the Administrator at the toll-free number listed above.

If You opted for Single Pay or Partial Pay and You cancel this Plan within the first 90 calendar days of the coverage start date, the Plan is void and You will receive a full refund, less any claims paid. If You cancel after the first 90 calendar days, We will refund to You the unearned pro rata Price, less any claims paid.

If You opted for Monthly Pay or Multi Pay and You cancel the Plan within the first 30 calendar days and no claims have been filed, the Plan is void and You will receive a full refund. If You cancel after the first thirty 30 calendar days (or within the first 30 calendar days and a claim has been filed), the purchase Price paid by You is fully earned and You will not receive a refund.

For Monthly Pay, Multi Pay and Partial Pay, we must receive Your payment when due or coverage will terminate on the date through which Your last payment applies.

We may cancel this Plan at any time for (1) nonpayment of the Price; (2) fraud or material misrepresentation; or (3) substantial breach of duties by You. We will send You written notice, with the cancellation date and the reason for cancellation,

to Your last known mailing or email address (depending on Your chosen form of communication) at least 30 calendar days before cancellation. We will refund the unearned pro-rata Price less any claims paid.

Can this Plan be renewed?

We may choose, at Our option, to offer to renew this Plan, although We are not obligated to do so. If We offer to renew Your Product's coverage, We reserve the right to change the provisions of this original Plan (including the Price) with at least 30 days written notice to You before the proposed renewal date. A renewal will not be processed or become effective until accepted by You. We are not obligated to accept a Plan renewal from You.

Can this Plan be transferred?

If You sell Your home, any Products affixed to the home will no longer be covered under this Plan and this Plan is not transferrable to the new homeowner. Any Products You take with You to Your new home will still be covered.

Is there a Deductible?

This Plan has no deductible.

Arbitration.

READ THE FOLLOWING ARBITRATION PROVISION CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO OBTAIN RELIEF OR DAMAGES THROUGH COURT ACTION.

To begin Arbitration, either You or We must make a written demand to the other party for arbitration. The Arbitration will take place before a single arbitrator. It will be administered in keeping with the Expedited Procedures of the Commercial Arbitration Rules ("Rules") of the American Arbitration Association ("AAA") in effect when the claim is filed. You may get a copy of these AAA's Rules by contacting AAA at 1633 Broadway, 10th Floor, New York, NY 10019, calling (800) 778-7879 or visiting www.adr.org. The filing fees to begin and carry out arbitration will be shared equally between You and Us. This does not prohibit the arbitrator from giving the winning party their fees and expenses of the arbitration. Unless You and We agree, the arbitration will take place in the county and state where You live. The Federal Arbitration Act, 9 U.S.C. § 1, et seq., will govern and no state, local or other arbitration law will apply. **YOU AGREE AND UNDERSTAND THAT this arbitration provision means that You give up Your right to go to court on any claim covered by this provision.** You also agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. Please refer to the State Disclosures of this Plan for any added requirements in Your state. In the event this Arbitration provision is not approved by the appropriate state regulatory agency, and/or is stricken, severed, or otherwise deemed unenforceable by a court of competent jurisdiction, You and We specifically agree to waive and forever give up the right to a trial by jury. Instead, in the event any litigation arises between You and Us, any such lawsuit will be tried before a judge, and a jury will not be impaneled or struck.

State Disclosures. The following State Specific Requirements apply if Your Plan was purchased in one of the following states and supersede any other provision herein to the contrary:

AL, AR, CO, GA, IL, IN, KY, MA, ME, MN, NC, NH, NJ, NV, NY, OR, SC, UT, and WY only: Insurance - The obligations of the Plan are insured by a policy of insurance issued by American Bankers Insurance Company of Florida. If We fail to pay or provide service on a claim within sixty (60) days after proof of loss has been filed with Us, the written claim can be submitted to American Bankers Insurance Company of Florida at the following address: 11222 Quail Roost Drive, Miami, FL 33157, or call the toll-free number at 1-800-852-2244.

AZ, HI, MT, OK, VA and VT only: Insurance - The obligations of the Provider under this Plan are insured under a service contract contractual liability insurance policy issued by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157, toll free number 1-800-852-2244.

AL, AR, CO, HI, MA, MN, MO, NJ, SC and WY only: Free Look - You may, within twenty (20) calendar days of mailing of the Plan, or ten (10) days if delivered at time of sale, reject and return this Plan. Upon return of the Plan within the applicable time period, if no claims have been made You will be refunded the full Plan Price. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after the return of the Plan. This provision applies only to the original purchaser.

GA, LA, OR, UT, WI, WY only: The **Arbitration** provision is deleted. It is not applicable to You.

Alabama only: The following is added to **Can this Plan be canceled?** provision - No claims incurred will be deducted regardless of who initiates the cancellation. Prior notice of Cancellation is not required if the reason for Cancellation is nonpayment of the Provider fee or material misrepresentation.

Arizona only: What is excluded from the Plan? item 6 is deleted and replaced with the following: **6. Pre-existing conditions known by You that occurred prior to the coverage start date, except if such conditions were known or should reasonably have been known by Us or Our subcontractors.** The following is added to **Can this Plan be**

canceled? provision - No claim incurred or paid will be deducted from any cancellation refund regardless of who initiates the cancellation. We will not cancel or void this Agreement due to acts or omissions of Us or Our subcontractors for failure to provide correct information or to perform the services or repairs provided in a timely, competent, workmanlike manner, pre-existing conditions that were known or should have reasonably been known by Us or Our subcontractors, prior use, or unlawful acts relating to the Product or misrepresentation by the Administrator or its subcontractors, or program ineligibility. The following is added to **Arbitration** provision: Arbitration cannot be an absolute dispute remedy and both parties must agree to arbitration. This arbitration provision does not prohibit an Arizona resident from following the process to resolve complaints under the provisions of A.R.S. §20-1095.09, Unfair trade Practices as outlined by the Arizona Department of Insurance. To learn more about this process, You may contact the Arizona Department of Insurance at 100 North 15th Avenue, Suite 102, Phoenix, AZ 85007-2624, Attn: Consumer Affairs. You may directly file any complaint with the A.D.O.I. against a Service Company issuing an approved Service Plan under the provisions of A.R.S. §§ 20-1095.04 and/or 20-1095.09 by contacting the Consumer Affairs Division of the A.D.O.I., toll free phone number 800-325-2548.

California only: Can this Plan be canceled? provision is deleted and replaced with the following - You may cancel this Plan at any time for any reason by going to www.amazon.com/expertsupport or calling the Administrator at the toll-free number listed above. If You opted for Single Pay or Partial Pay and if You cancel this Plan within the first 90 calendar days after receipt of this Plan, and received no claims benefit, You will receive a full refund if You provide a written notice of cancellation. If You cancel this Plan within the first 90 calendar days after receipt of this Plan, and You received a claim benefit, We will refund You a pro rata premium on the time remaining on Your Plan if You provide a written notice of cancellation. If You cancel after the first 90 calendar days after receipt of the Plan, We will refund to You the unearned pro rata refund, if You provide a written notice of cancellation, less any claims paid. If You cancel or do not renew Your service with Seller's name for any reason, including nonpayment, this constitutes cancellation of the Plan by You, subject to the terms and conditions of this Plan.

If You opted for Monthly Pay or Multi Pay and You cancel the Plan within the first 30 calendar days and no claims have been filed, the Plan is void and You will receive a full refund. If You cancel after the first thirty 30 calendar days (or within the first 30 calendar days and a claim has been filed), the purchase Price paid by You is fully earned and You will not receive a refund.

For Monthly Pay, Multi Pay and Partial Pay, we must receive Your payment when due or coverage will terminate on the date through which Your last payment applies.

We may cancel this Plan within the first 90 calendar days after receipt of this Plan for any reason. After 90 calendar days, We may only cancel this Plan for (1) nonpayment of the Price; (2) fraud or material misrepresentation; or (3) substantial breach of duties by You. If We cancel due to fraud, material misrepresentation or a substantial breach of duties by You, We will provide You with written notice, with the cancellation date and the reason for cancellation, at Your last known mailing or email address (depending on Your chosen form of communication) at least 30 calendar days before cancellation. We will refund the unearned pro-rata Price less any claims paid. You may cancel this Plan if You return the Products, or if the Products is sold, lost, stolen, or destroyed. The following is added to the **Arbitration** provision: The arbitration provision does not limit or abridge in any way the filing by a California resident of a civil action to enforce rights conferred by the Ralph Civil Rights Act, California Civil Code Section 51.7. Nothing herein shall prevent You from bringing an action in a small claims court of appropriate jurisdiction for damages not to exceed \$5,000.00. The arbitration provision does not prohibit a California resident from following the process to resolve complaints as outlined by the California Department of Consumer Affairs. To learn more about this process, You may contact them at 1-800-952-5210, or You may write to Department of Consumer Affairs, 4244 S. Market Court, Suite D, Sacramento, CA 95834, or You may visit their website at www.bearhfti.ca.gov.

Colorado only: The following is added to **Can this Plan be canceled?** Provision - Prior notice is not required if this Plan is canceled for nonpayment of the Plan Price, a material misrepresentation by You, or a substantial breach by You relating to the covered Product or its use.

Connecticut only: The following is added to **Can this Plan be canceled?** provision - You may cancel this Plan if You return the Product, or the Product is sold, lost, stolen or destroyed. The **TERMS AND CONDITIONS** and **Arbitration** provision of this Plan are amended to include the following: **DISPUTE RESOLUTION:** If We are unable to resolve any disputes with You regarding this warranty, You may file a written complaint with the State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the Plan Price of the Product subject to the extended warranty, the cost of repair of the Product, and a copy of the Service Plan. The following provision is added: **Time Extension:** If Your term of coverage is less than one (1) year, Your Plan will be automatically extended by the duration that the Product is withheld from You while being repaired. **Insurance:** The obligations of the Plan are insured by a policy of insurance issued by American Bankers Insurance Company of Florida. If We fail to pay or provide service on a claim within sixty (60) days after proof of loss has been filed with Us, the written claim can be submitted to American Bankers Insurance Company of Florida at the following address: 11222 Quail Roost Drive, Miami, FL 33157, or call the toll-free number at 1-800-852-2244. Please call American Bankers Insurance Company of Florida at 1-800-852-2244 to file a claim.

Florida only: The following is added to the **Arbitration** provision - While arbitration is mandatory, the outcome of any arbitration shall be non-binding on the parties, and either party shall, following arbitration, have the right to reject the arbitration award and bring suit in a court of competent jurisdiction. The arbitration action will take place in the county where You reside. The following provision is added: **Regulation:** The rate charged for this Plan is not subject to regulation by the Florida Office of Insurance Regulation.

Georgia only: Can this Plan be canceled? provision is deleted and replaced with the following - You may cancel this Plan at any time for any reason by going to www.amazon.com/expertsupport or calling the Administrator at the toll-free number listed above. If You opted for Single Pay or Partial Pay and if the request to cancel is made within 90 calendar days of the date of this Plan, the full purchase price will be refunded to You at Your address on the proof of purchase referenced above. No claim paid or incurred or cancellation fees shall be deducted from any refund owed. In the event this Plan is cancelled, a written notice will be mailed to You at Your last known address at least 30 days prior to the effective date of cancellation, which notice shall state the effective date of cancellation and the reason for cancellation. If We cancel this Plan, You will be refunded the unearned Plan Price calculated on a pro rata basis. If cancelled by Us and We fail to refund the unearned pro-rata Plan Price by the cancellation effective date, We shall pay You a penalty equal to 25% of the unearned Plan Price and interest equal to 18% per annum until such time that proper return is made, which penalty and interest must be paid at the time the return is made; provided however, the maximum amount of such penalty and interest shall not exceed 50% of the amount of the refund due. The penalty does not apply to nonpayment by You. Failure to provide such refund shall not invalidate the notice of cancellation. If You cancel this Plan after 90 calendar days of the date of this Plan, You will receive a pro-rata refund based on the time expired from the date of this Plan as a percentage of the total term of this Plan. These provisions apply only to the original purchaser of this Plan. If You opted for Monthly Pay or Multi Pay and You cancel the Plan within the first 30 calendar days and no claims have been filed, the Plan is void and You will receive a full refund. If You cancel after the first thirty 30 calendar days (or within the first 30 calendar days and a claim has been filed), You will receive a pro-rata refund.

For Monthly Pay, Multi Pay and Partial Pay, we must receive Your payment when due or coverage will terminate on the date through which Your last payment applies.

We may cancel this Plan at any time only for fraud, material misrepresentation by You in obtaining this Plan or presenting a claim for service, or for nonpayment by You. Cancellation by Us shall be in accordance with Section 33-24-44 of the Code of Georgia. **Notice:** If a dispute arises between the English and Spanish, due to issues of interpretation, the English version will prevail in all cases.

Hawaii only: The following is added to Can this Plan be canceled? provision - Prior notice is not required if this Plan is canceled for nonpayment of the Plan Price, a material misrepresentation by You, or a substantial breach by You relating to the covered Product or its use. The following provision is added: **Regulation:** The purchase of this Plan is not required in order to obtain a loan or sale of any property on the purchase of the Plan.

Indiana only: **Special Provision** - Proof of payment to the Seller that sold You this Plan constitutes proof of payment to American Bankers Insurance Company of Florida, issuer of the insurance policy that insures Our obligation.

Maryland only: **Free Look** - You may cancel this Plan within twenty (20) calendar days of receipt of the Plan if mailed, or within twenty (20) days after the date of delivery of this Plan if given at time of sale. Upon return of this Plan within the applicable time period, if no claim has been made under this Plan, the Plan is void and the Administrator shall refund You the full price. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this Plan. The right to reject and return this Plan applies to the original purchaser of this Plan.

Maine only: **Free Look** - You may, within twenty (20) calendar days of mailing of the Plan, or ten (10) days if delivered at time of sale, reject and return this Plan. Upon return of the Plan within the applicable time period, if no claims have been made You will be refunded the full Plan Price including any sales tax refund. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after the return of the Plan. This provision applies only to the original purchaser.

Michigan only: The following provision is added: **Regulation** - If performance of the Plan is interrupted because of a strike or work stoppage at the company's place of business, the effective period of the Plan shall be extended for the period of the strike or work stoppage.

Minnesota only: The following is added to the **Arbitration** provision - Any arbitration shall take place in the state where You reside or at any other place agreed to in writing by You and Federal Warranty Service Corporation.

Missouri only: Can this Plan be canceled? provision is deleted and replaced with the following - You may cancel this Plan at any time for any reason going to www.amazon.com/expertsupport or calling the Administrator at the toll-free number listed above. If You opted for Single Pay or Partial Pay and if You cancel this Plan within the first 90 calendar days of the coverage start date, and previously paid the Price for this Plan and received no claims benefit, the Plan is void and You will receive a full refund. If You cancel this Plan within the first 90 calendar days, You previously paid the Price for this Plan, and You received a claim benefit, We will refund to You the unearned pro rata Price as of the cancellation date. If You cancel after the first 90 calendar days, we will refund to You the unearned pro rata Price as of the cancellation date. We are not responsible to provide You written notice of cancellation when You cancel this Plan. If You opted for Monthly Pay or Multi Pay and You cancel the Plan within the first 30 calendar days and no claims have been filed, the Plan is void and You will receive a full refund. If You cancel after the first thirty 30 calendar days (or within the first 30 calendar days and a claim has been filed), the purchase Price paid by You is fully earned and You will not receive a refund.

For Monthly Pay, Multi Pay and Partial Pay, we must receive Your payment when due or coverage will terminate on the date through which Your last payment applies.

We may cancel this Plan within the 90 calendar days for any reason. After 90 calendar days, We may only cancel this Plan for (1) nonpayment of the Price; (2) fraud or material misrepresentation; or (3) substantial breach of duties by You. If We cancel due to fraud, material misrepresentation or a substantial breach of duties by You, We will provide You with written notice, with the cancellation date and the reason for cancellation, at Your last known mailing or email address (depending on Your chosen form of communication) at least 30 calendar days before the effective date of cancellation. We will refund the unearned pro-rata Price. **Insurance:** The obligations under this Plan are insured by a policy of insurance issued by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157 or call the toll-free number at 1-800-852-2244. If any covered service is not paid within sixty (60) days after proof of loss has been filed, including a claim for the refund of the unearned Price, or the Administrator ceases to do business or goes bankrupt, You may apply directly to American Bankers Insurance Company of Florida.

New Hampshire only: The following provision is added: **Notice** - If You do not receive satisfaction under this Plan, You may contact the New Hampshire Insurance Department at 21 South Fruit Street, Suite 14, Concord NH 03301, (800) 852-3416. The following is added to the **Arbitration** provision: Arbitration shall be held at a location selected by Us within the state in which this Plan was purchased. Any arbitration proceeding is subject to RSA 542.

New Jersey only: The following is added to **Can this Plan be canceled?** Provision - Prior notice is not required if the reason for cancellation is nonpayment of the purchase Price, a material misrepresentation or omission, or a substantial breach of Your contractual obligations relating to the Product or its use.

New Mexico only: The following is added to **Can this Plan be canceled?** provision - We may not cancel this Plan once it has been in effect for at least seventy (70) days before the expiration of the agreed term or one (1) year after the effective date of the Plan, whichever occurs first, except for the following conditions: failure to pay the Plan Price; the conviction of You of a crime which results in an increase in the service required under the Plan; fraud or material misrepresentation by You in purchasing the Plan or obtaining service; or the discovery of an act or omission, or a violation of any condition of the Plan by You which substantially and materially increases the service required under the Plan. If We cancel, You will receive a refund equal to the unearned pro rata purchase Price less any claims paid. **Free Look** - You may, within twenty (20) calendar days of mailing of the Plan, or ten (10) days if delivered at time of sale, reject and return this Plan. Upon return of the Plan within the applicable time period, if no claims have been made You will be refunded the full Plan Price. If a refund is not credited within sixty (60) days after the return, We shall pay the holder a penalty of ten percent (10%) of the Plan price for each thirty (30) day period or portion thereof that the refund, and any accrued penalties, remain unpaid. This provision applies only to the original purchaser. The following provision is added: **Regulation:** The purchase of this Plan is not required as a condition for the approval of a loan or the purchasing of property. **Insurance:** This Plan is insured by American Bankers Insurance Company of Florida. If the Plan Provider fails to pay You or otherwise provide You with the covered service within 60 days of your submission of a valid claim, You may submit Your claim to American Bankers Insurance Company of Florida at 11222 Quail Roost Drive, Miami, FL 33157, or call the toll-free number at 1-800-852-2244. If You have any concerns regarding the handling of Your claim, You may contact the Office of Superintendent of Insurance at 855-427-5674.

Nevada only: The following is added to **What if I need help?** - If You are not satisfied with the manner in which We are handling the Claim on Your Plan, You may contact the Commissioner by calling the toll-free number, (888) 872-3234. The following is added to **Can this Plan be canceled?** provision - We may not cancel this Plan once it has been in effect for seventy (70) days, except for the following conditions: failure by You to pay the Plan Price; the conviction of You of a crime which results in an increase in the service required under the Plan; fraud or material misrepresentation by You in purchasing the Plan or in the presentation of a claim; the discovery of an act or omission, or a violation of any condition of the Plan by You which substantially and materially increases the service required under the Plan; or a material change in the nature or extent of the service required under the Plan which occurs after the purchase of the Plan and substantially and materially increases the service required beyond that contemplated at the time of purchase. If We cancel, You will receive a refund equal to the unearned pro rata purchase Price. No claims or repairs incurred may be deducted from any refund. **Free Look** - You may, within twenty (20) calendar days of mailing of the Plan, or ten (10) days if delivered at time of sale, reject and return this Plan. This provision applies only to the original purchaser. If this Plan is returned within the first thirty (30) days of purchase and a refund is not credited within forty-five (45) days after the return, We shall pay You a penalty of ten percent (10%) of the purchase Price for each thirty (30) day period or portion thereof that the refund, and any accrued penalties, that remain unpaid. This provision applies only to the original purchaser. The following provision is added: **Regulation** - The purchase of the Plan is not required in order to purchase goods or to obtain financing.

New York only: The following is added to **Can this Plan be canceled?** provision - Prior notice is not required if this Plan is canceled for nonpayment of the Plan Price, a material misrepresentation by You, or a substantial breach by You relating to the covered Product or its use. **Free Look** - You may, within twenty (20) calendar days of mailing of the Plan, or ten (10) days if delivered at time of sale, reject and return this Plan. Upon return of the Plan within the applicable time period, if no claims have been made You will be refunded the full Plan price. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within thirty (30) days after the return of the Plan. This provision applies only to the original purchaser. The following provision is added: **Regulation** - The purchase of the Plan is not required in order to purchase goods or to obtain financing.

North Carolina only: The following is added to **Can this Plan be canceled?** provision - We can cancel this Plan at any time in the event of nonpayment of the Plan by You or a direct violation of the Plan by You. **REGULATION:** The purchase of this Plan is not required in order to obtain financing.

Ohio only: Insurance - The obligations under this Plan are insured by a policy of insurance issued by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157, 800-852-2244. If We fail to perform or make payment due under the terms of the Plan within sixty (60) days after You request performance or payment, You may apply directly to American Bankers Insurance Company of Florida, including, but not limited to, any obligation in the Plan in which We must refund You upon cancellation of the Plan.

Oklahoma only: The **Definitions** section, **Provider/We/Us/Our** is amended to include (Oklahoma License Number 44199246). **Can this Plan be canceled?** provision is deleted and replaced with the following: You may cancel this Plan at any time for any reason going to www.amazon.com/expertsupport or calling the Administrator at the toll-free number listed. If You opted for Single Pay or Partial Pay and if You cancel this Plan, You will receive a refund based on the following: (1) if Your Plan and cancellation notice are received within 30 days from date of purchase, and no claims have been made, the refund will be based upon one hundred percent (100%) of the unearned pro rata premium; (2) if Your Plan and cancellation notice are received after 30 days from date of purchase, or a claim has been filed, the refund will be based upon one hundred percent (100%) of the unearned pro rata premium, less (a) ten percent (10%) of the unearned pro rata premium or ten dollars (\$10), whichever is less and (b) the actual cost of any service provided under the Plan. If You opted for Monthly Pay or Multi Pay and You cancel the Plan within the first 30 calendar days and no claims have been filed, the Plan is void and You will receive a full refund. If You cancel after the first thirty 30 calendar days (or within the first 30 calendar days and a claim has been filed), the purchase Price paid by You is fully earned and You will not receive a refund. For Monthly Pay, Multi Pay and Partial Pay, we must receive Your payment when due or coverage will terminate on the date through which Your last payment applies.

We can cancel this Plan at any time in the event of fraud, nonpayment, material misrepresentation or breach of Plan You. You will be provided with a written notice at least 30 days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for cancellation. If We cancel this Plan, the refund will be based upon one hundred percent (100%) of the unearned pro rata premium, less the actual cost of any service provided under the Plan. If this Plan was inadvertently sold to You on a Product, which was not intended to be covered by this Plan, or if We are unable to repair Your Product or deem it is not cost effective, We will cancel this Plan and return the full purchase Price of the Plan to You. The following is added: **Notice** - Coverage afforded under this Plan is not guaranteed by the Oklahoma Insurance Guaranty Association. The **Arbitration** provision is deleted and replaced with the following:

NON-BINDING ARBITRATION: Read the Following Arbitration Provision ("Provision") Carefully. It Limits Certain Of Your Rights, Including Your Right To Obtain Relief or Damages Through Court Action Prior to Engaging in Non-Binding Arbitration.

Disputes under this Plan shall be subject to mandatory, non-binding arbitration. To begin arbitration, either You or We must make a written demand to the other party for arbitration. The arbitration will take place before a single arbitrator. It will be administered in keeping with the Expedited Procedures of the Commercial Arbitration Rules ("Rules") of the American Arbitration Association ("AAA") in effect when the claim is filed. You may get a copy of these AAA's Rules by contacting AAA at 1633 Broadway, 10th Floor, New York, NY 10019, calling (800) 778-7879 or visiting www.adr.org. The filing fees to begin and carry out arbitration will be shared equally between You and Us. This does not prohibit the arbitrator from giving the winning party their fees and expenses of the arbitration. Unless You and We agree, the arbitration will take place in the county and state where You live. The Federal Arbitration Act, 9 U.S.C. § 1, et seq., will govern and no state, local or other arbitration law will apply. The arbitration decision will not be binding on either party, and following such decision either party may elect to bring suit in a court of competent jurisdiction with respect to the claim or claims considered in the arbitration proceeding. You also agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. Please refer to the State Disclosures section of this Plan for any added requirements in Your state. In the event this arbitration provision is not approved by the appropriate state regulatory agency, and/or is stricken, severed, or otherwise deemed unenforceable by a court of competent jurisdiction, You and We specifically agree to waive and forever give up the right to a trial by jury. Instead, in the event any litigation arises between You and Us, any such lawsuit will be tried before a judge, and a jury will not be impaneled or struck.

Oregon only: References to Provider is deleted and replaced with Obligor. The following is added to **What if I need help?** - **Emergency Repairs:** If an emergency occurs which requires a Mechanical Breakdown repair to be made at a time when the Administrator's office is closed and prior authorization for the repair cannot be obtained, You should follow the claims procedures and contact the Administrator for claims instructions during normal business hours immediately following the emergency repairs.

South Carolina only: The following is added - **Notice:** If the Provider does not timely resolve such matters within sixty (60) days of proof of loss, You may contact the South Carolina Department of Insurance, Post Office Box 100105, Columbia, SC 29202-3105, or (800) 768-3467.

Texas only: The following is added to the **Definitions, Administrator** - The Registration Number for Amazon.com Services, Inc. is 267. **Insurance:** The obligations under this Plan are insured by a policy of insurance issued by American Bankers

Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157. If any covered service is provided to You before the sixty-first (61st) day after the proof of loss has been filed, or a refund or credit is not paid before the forty-sixth (46th) day after the date on which the Plan is cancelled; You may apply directly to American Bankers Insurance Company of Florida.

Free Look - You may, within thirty (30) calendar days of mailing of the Plan return this Plan. Upon return of the Plan within the applicable time period, if no claims have been made You will be refunded the full Plan Price. A ten percent (10%) penalty per month shall be added to any refund that is not paid or credited within forty-five (45) days after the return of the Plan. This provision applies only to the original purchaser. If You cancel this Plan before the thirty-first (31st) day after the date of purchase, We shall refund You or credit to Your account the full purchase Price of the Plan decreased by the amount of any claims paid under the Plan. This provision applies only to the original purchaser of the Plan, and is not transferable. A ten percent (10%) penalty per month shall be added to any refund that is not paid or credited within forty-five (45) days after return of the Plan. The following is added to **Can this Plan be canceled?** provision: Prior notice is not required if this Plan is canceled for nonpayment of the Plan Price, a material misrepresentation by You to the Provider or the Administrator, or a substantial breach by You relating to the covered Product or its use. The following is added: **Notice** - If You have complaints or questions regarding this Plan, You may contact the Texas Department of Licensing and Regulation at the following address and telephone number: Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711; (512) 463-6599 or (800) 803-9202 (within TX only). The following is added: **Regulation** - The purchase of a Plan is not required in order to purchase or obtain financing for the covered Product.

Utah only: The following is added to **What are my responsibilities?** provision: Notice and proof of loss must be provided as soon as reasonably possible. Failure to obtain prior authorization or submit repair orders and other documentation will not automatically invalidate Your claim if You can demonstrate that it was not reasonably possible to obtain prior authorization or file the documents within such time period. The following is added: **Regulation** - Coverage afforded under this Plan is not guaranteed by the Utah Property and Casualty Guaranty Association. This Plan is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. The following is added to **What if I need help?** - **Emergency Repairs:** If an emergency occurs which requires a Mechanical Breakdown repair to be made at a time when the Administrator's office is closed and prior authorization for the repair cannot be obtained, You should follow the claims procedures and contact the Administrator for claims instructions during normal business hours immediately following the emergency repair.

Washington only: The following is added to the **Arbitration** provision: Nothing in the section headed 'Arbitration' shall invalidate Washington state law(s) which would otherwise be applicable to any arbitration proceeding arising from this Plan. All arbitrations will be held in the county in which You maintain Your permanent residence. **Free Look** - You may, within thirty (30) days, reject and return this Plan. Upon return of the Plan within the applicable time period, if no claims have been made You will be refunded the full Plan Price. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within thirty (30) days after the return of the Plan. This provision applies only to the original purchaser. **Insurance:** Obligations of the Plan Provider under this Plan are backed by the full faith and credit of the Plan Provider. **Emergency Repairs:** If an emergency occurs which requires a Mechanical Breakdown repair to be made at a time when the Administrator's office is closed and prior authorization for the repair cannot be obtained, You should follow the claims procedures and contact the Administrator for claims instructions during normal business hours immediately following the emergency repair.

Wisconsin only: The reference to this Plan being interpreted and understood within the meaning of a "service contract" in Public Law is deleted and replaced as follows: This Plan is not a contract of insurance. This is a 'service contract' as regulated under Wisconsin Law and as referenced in the Federal Public Law 93-637. **Insurance:** Obligations of the Provider under this Plan are insured under a Plan reimbursement insurance policy issued by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157. If We do not provide, or reimburse or pay for, a service that is covered under a service contract within sixty (60) days after You provide proof of loss, or if We become insolvent or otherwise financially impaired, You may file a claim directly with American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157. For reimbursement, payment, or provision of service, please call 1-866-306-6694 for instructions. **Free Look:** You may return this Plan within twenty (20) days of receipt or ten (10) days if delivered at the time of sale. If You return the Plan within the applicable time period and no claim was made, the Plan is void and the full Plan Price will be refunded to You. A ten percent (10%) penalty per month will be added to a refund that is not paid or credited within forty-five (45) days after return of the Plan to Us. The right to void this Plan is not transferable and applies only to the original purchaser. **Can this Plan be canceled?** provision is deleted and replaced with the following: You may cancel this Plan at any time for any reason by going to www.amazon.com/expertsupport or calling the Administrator at the toll-free number listed above. If You opted for Single Pay and You cancel this Plan within the first 90 calendar days of the coverage start date, the Plan is void and You will receive a full refund, less any claims paid. If You cancel after the first 90 calendar days, We will refund to You the unearned pro rata Price, less any claims paid. We may cancel this Plan at any time for (1) nonpayment of the Price; (2) fraud or material misrepresentation; or (3) substantial breach of duties by You. We will send You written notice, with the cancellation date and the reason for cancellation, to Your last known mailing or email address (depending on Your chosen form of communication) at least 30 calendar days before cancellation. We will refund the unearned pro-rata Price less any claims paid. In the event of a total loss of property covered by this Plan that is not covered by a replacement product pursuant to the terms of the Plan, You shall be entitled to cancel the Plan and receive a refund of the pro-rata Price, less any claims paid. The following is added to **What are the service options?** - You will be made whole before We retain any amounts that may be recovered. The following is added: **Regulation** - **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.**

Wyoming only: The following is added to Can this Plan be canceled? provision - Prior notice is not required if this Plan is canceled for nonpayment of the Plan Price, a material misrepresentation by You, or a substantial breach by You relating to the covered Product or its use. The following is added to What is Covered provision and Exclusions - Accidental damage coverage is not limited to drops, liquid spills.