

Electronics Program Terms and Conditions

The Administrator of this Plan (Hereinafter "ADMINISTRATOR"), Consumer Priority Service, Inc., located at 3101 Emmons Ave Brooklyn NY 11235, agrees with the purchaser of this Plan (Hereinafter "OWNER"), to service registered products that experience a mechanical breakdown, due to manufacturer's defects in materials and workmanship, power surge, and normal wear and tear that are the result of normal usage for a period selected by the OWNER. This Plan pays for parts and labor for functional parts. Functional parts are those component parts that are critical to the performance of the product's essential function. ADMINISTRATOR will repair or replace the unit or any parts thereof, as required, subject to the terms and conditions of this Plan. ADMINISTRATOR is not obligated to renew your Plan, however, if renewal coverage is offered, the price quoted will reflect current service costs and the age of the product.

THIS PLAN (HEREINAFTER "PLAN") IS A LEGAL CONTRACT BETWEEN YOU AND THE ADMINISTRATOR. COVERAGE INCLUDES ONLY THOSE ITEMS STATED AS COVERED, EXCLUDING ALL OTHERS. IN ADDITION TO THE GENERAL CONDITIONS AND EXCLUSIONS STATED BELOW; DEPENDING ON THE COVERAGE YOU SELECT AND THE ITEMS YOU CHOOSE TO INCLUDE IN THIS PLAN, DIFFERENT TERMS, CONDITIONS, AND EXCLUSIONS MAY APPLY TO SPECIFIC PRODUCTS. PLEASE READ THIS PLAN CAREFULLY AND COMPLETELY.

General Conditions:

Along with the wording of original equipment manufacturers' written warranty, the following terms and conditions will apply:

- a. Plan coverage is provided for authorized products only.
- b. Plan coverage for all products begins on the 31st day of plan ownership. All claims placed within 30 days from the date of purchase of your plan will be excluded from coverage.
- c. ADMINISTRATOR reserves the right to repair or replace the covered product with a comparable feature model of like kind and quality. ADMINISTRATOR reserves the sole right to determine, according to the terms and conditions of the Plan, whether a covered item will be repaired or replaced.
- d. ADMINISTRATOR is not responsible for matching any feature of an existing item that does not contribute to the primary function of that item.
- e. Product replacement under this Plan will fulfill this agreement for the claimed product only. Once a replacement/settlement has been released, there shall be no further obligations under this Plan for said claimed product.
- f. If no defect is found (no fault found) or service cannot be approved based on the terms and conditions of this Plan, OWNER shall be responsible for service costs incurred.
- g. ADMINISTRATOR, at its sole discretion, shall offer a replacement option of like kind and function or a monetary settlement equal to the current market value (Hereinafter "CMV") of the covered product as determined by the ADMINISTRATOR.

Registration:

This Plan must be registered properly and completely within 30 days of your Plan purchase date. To register your Plan, visit www.cpscentral.com/fasc and click the "Register" button. If you prefer to register by telephone with a representative, please call (800) 905-0443. Failure to properly register this plan may restrict your coverage benefits.

Transferability:

This Plan is transferable to a subsequent owner but not for a new or different product. You may transfer this Plan to a new owner of the covered product(s) by emailing notice of transfer to cs@cpscentral.com or calling **(800) 905-0443**. You must provide The ADMINISTRATOR the serial number, proof of purchase of the Plan, the name, address, telephone number and email address of the new owner.

Cancellation:

OWNER may cancel this Plan at any time for any reason within thirty (30) days of the original purchase date of the Plan and receive a full refund. ADMINISTRATOR may cancel this Plan for reasons, including but not limited to, misuse of the product, unauthorized modifications to the product, non-residential or commercial use of the product. In the event of cancellation by ADMINISTRATOR (except for non-payment), ADMINISTRATOR will provide the Plan owner with a pro-rata refund. All service related costs incurred during Plan ownership, shall be fully deducted from the Pro-rated refund amount. In the event that the service related costs under Plan ownership exceed the pro-rated refund amount, no refund shall be issued.

To Arrange for Service:

For prompt service call (800) 905-0443. Please have your Plan information available so that our customer service representative can assist you in scheduling proper authorized service for your covered product.

Service Reimbursements:

You may obtain and submit estimates of repair to ADMINISTRATOR for review and approval. All submitted estimates must receive prior approval from ADMINISTRATOR before service has been performed in order to qualify for reimbursement under this Plan. Please call (800) 905-0443 for assistance. Failure to properly follow this procedure may delay or cause denial of your reimbursement request.

Service Call Fees:

OWNER shall be required to pay a Service Call Fee for each service request submitted. If your covered product requires additional service related to the previous repair and within 30 days, OWNER shall not be responsible for an additional Service Call Fee. No service shall be authorized by ADMINISTRATOR prior to Service Call Fee collection. If your estimate for reimbursement has been approved but the Service Call Fee has not yet been collected, the Service Call Fee will be deducted from the approved reimbursement amount. Service Call Fees vary according to category and product. Please refer to your Plan details for more information.

Limit of Liability:

- a. ADMINISTRATOR, OBLIGOR and/or Insurer shall not be held liable for any violations of federal, state and local laws, regulations or guidelines prior to the beginning of the contract term and will not perform repairs or replacements that violate any current federal, state and local laws, regulations or guidelines.
- b. ADMINISTRATOR, OBLIGOR and/or Insurer shall not be responsible or liable for secondary, incidental, and/or consequential loss or damage resulting from the malfunction of any covered item, including, but not limited to loss of income, utility bills, additional living expenses, personal and/or property damage.
- c. ADMINISTRATOR, OBLIGOR and/or Insurer is not responsible or liable for any delay in service or failure to provide service caused by conditions beyond ADMINISTRATOR, OBLIGOR and/or Insurer's control such as weather.

Binding Arbitration:

This Agreement will be governed by, and construed in accordance with, the internal laws of the State of New York, without giving effect to the principles of conflicts of law that would require the application of the laws of any other jurisdiction. Any legal action, suit or proceeding arising out of or relating to this Agreement or the transactions contemplated hereby shall only be instituted, heard and adjudicated (excluding appeals) only in a state or federal court located in New York, and each party hereto knowingly, voluntarily and intentionally waives any objection which such party may now or hereafter have to the laying of the venue of any such action, suit or proceeding, and irrevocably submits to the exclusive personal jurisdiction of any such court in any such action, suit or proceeding. Service of process in connection with any such action, suit or proceeding may be served on each party hereto anywhere in the world by the same methods as are specified for the giving of notices under this Agreement.

General Exclusions: All Products

- a. This Plan does not cover failure as a result of: misuse, abuse, user induced damage, rust or corrosion, mistreatment, including but not limited to, removal of parts and damage by people, pests, or pets, spilled liquids (except for mobile electronics) or foreign objects found inside the equipment; repair of damage or food loss caused by accident, theft, fire, flood, external causes such as, but not limited to, blown fuses, inadequate electrical power, water and gas lines beyond the equipment, plugged drains, or any use of the product not authorized by the manufacturer.
- b. This Plan does not cover deterioration of the appearance of the product, any cosmetic part or finish defects such as paint, porcelain, glass or plastic, dents, scratches, chips, breakage, loss, rust or peeling.
- c. Any damage resulting from unauthorized replacement parts, improper service or modifications made to the covered product(s) including firmware or software.
- d. Loss occurring during the manufacturer's warranty period and any loss due to failure to follow the manufacturer's recommended maintenance, specifications or operating instructions during the term of this Plan.
- e. Any loss resulting from collision with another object or any damage while the product is in transit is excluded.
- f. Any costs and damage related to installation and/or reinstallation of products are not covered under this Plan.
- g. Any loss resulting from manufacturer's recall or rework, regardless of the manufacturer's ability to pay for such repairs.
- h. If service under the Plan is provided on-site at your location, a person who has reached the legal age (18 years old) must be present at all times during the service call.

- i. In the event that a covered product is damaged by a power surge, coverage under this Plan will apply, excluding software or data, provided proof that an approved power surge protector was in use at the time of damage and any additional conditions included herein.
- j. Repair, replacement, installation, or modification of any component or part thereof, that has been, or is, determined to be defective by the Consumer Product Safety Commission or for which a manufacturer has issued, or issues, a warning, recall, or determination of defect.

Appeal Protocol:

If at any time a dispute arises between OWNER and ADMINISTRATOR on claim adjudication, OWNER has full rights under this policy to file an appeal through ADMINISTRATOR by emailing appeals@cpscentral.com and requesting an appeal form. ADMINISTRATOR will review and respond to all appeals within 48 business hours. ADMINISTRATOR will make reasonable efforts to resolve appeals amicably within the confines of the terms and conditions stated herein.

Covered Products

Electronics Coverage:

This plan covers all parts and components for the following categories:

- a. Cell Phones
- b. Desktop/Laptop/Chrome book
- c. Tablets
- d. Fitness Equipment
- e. Televisions
- f. Smart Watch
- g. Smart Speakers
- h. Digital and Point and Shoot Cameras
- i. Flash Photography
- j. Camera Lens
- k. Rifle Scopes
- l. Home Theaters/Audio System
- m. Furniture
- n. Printers
- o. Drone
- p. Video Game Systems
- q. Handheld Electronic Games
- r. DVD Players
- s. Routers
- t. External Hard Drives
- u. Smart Lighting
- v. Thermostats
- w. Streaming Devices
- x. Etc.

Electronics Conditions:

- a. To be eligible for coverage under this plan all electronic products must be in good working order at the time of plan purchase
- b. If after service is performed, it is determined that the cause of the problem was software related, including but not limited to, errors resulting from improperly functioning or defective software, computer viruses, or any problems related to customized or proprietary software, computer games, peripheral equipment, internet access or USB devices, OWNER shall be responsible for all costs incurred.
- c. Repair or replacement of your product will apply toward the aggregate claim limit under the Plan Limits of Liability.

Electronics Exclusions:

- a. Replacement of consumables such as batteries, light bulbs, fuses, filters, print ribbons, print heads including non-removable print heads, toner cartridges, drums or any other products with a pre-determined life expectancy.
- b. Charges incurred for set up or installation, reformatting of hard drives, system and software configuration or data recovery or transfer.
- c. Unless additional coverage is purchased, this plan does not cover data loss or hard drive recovery.
- d. This Plan provides pixel coverage for video display products based on the manufacturer's but excludes all incidents of burn in regardless of manufacturer coverage.
- e. Gross misuse, neglect, and intentional physical damage.

Accidental Damage Plan Coverage:

This plan includes Accidental Coverage for the covered product and shall cover damages as a result of impact, liquid spill or unintentional physical damage for Mobile Electronics and Furniture. Mobile electronics are defined as those products that require batteries either internal or external.

Accidental Damage Conditions:

Accidental Coverage is an option for new, used, refurbished or recertified products that are in good working condition at the time of plan purchase.

Accidental Damage Exclusions:

- a. Products that have been lost or stolen.
- b. Intentional damage.
- c. Fire damage.
- d. Products used in a way the manufacturer never intended.
- e. Damage incurred by natural disasters (i.e. hurricanes, tornadoes, earthquakes, fires, etc.).
- f. Damage that is incurred by an animal or pet (i.e. dog chewing).
- g. Products that fall within the major appliance, fitness equipment, and television categories are excluded from Accidental Coverage.

Insurance:

The Administrator of this Plan, Consumer Priority Service, Inc., located at 3101 Emmons Ave Brooklyn NY 11235 (800) 905 - 0443.

Obligations of this plan are guaranteed under a Contractual Liability Insurance Policy issued by Plateau Casualty Insurance Company. Should the ADMINISTRATOR fail to pay or provide service on a claim, including claims related to the return of unearned portion of the premium, within sixty (60) days after proof of loss has been filed, the contract holder is entitled to make a claim directly against the service contract reimbursement insurance company, Plateau Casualty Insurance Company, located at 2701 N. Main St. Crossville, TN 38555 (888) 398-3632. The obligor of this PLAN is MHHC Warranty and Service Inc. (MHHC), located at 400 Union ST SE Olympia, WA 98501 (800) 743 -7480.