

MECHANICAL REPAIR POLICY

This Mechanical Repair Policy describes the protection **you** will have under **your** Mechanical Repair Policy (hereafter referred to as "Policy"). In return for payment by **you** of the Policy Charge and subject to all the terms of this Policy, **we** agree with **you** as follows:

KEY TERMS (when used, Key Terms will appear in dark print)

"Vehicle" means the covered car or truck shown in Section 1 on the Information Schedule.

"You" and **"your"** mean the insured (private individual) shown in Section 2 on the Information Schedule, or a person to whom the Policy may be and is properly transferred.

"We," "us" and **"our"** mean Virginia Surety Company, Inc.

"Administrator" means Virginia Surety Company, Inc.

"Breakdown" means the failure of any original or like replacement part covered by this Policy to perform its intended function(s) in normal service, providing it has received customary maintenance as recommended by the manufacturer in the Owner's Manual. **Breakdown** does not include the gradual reduction in operating performance caused by wear and tear where a failure has not occurred.

"Odometer Miles" means the actual miles **your vehicle** has traveled as recorded on an unaltered odometer.

"Cost" means the reasonable and customary charges for parts and labor necessary to repair or replace the parts covered. These charges shall not exceed the manufacturer's suggested retail price for parts, and labor allowances derived from nationally recognized labor time allowances.

At our discretion, replacement parts used in covered repairs may include non-original equipment manufacturer parts, new, remanufactured, or used parts that meet the quality standards of the repairer or us.

"Warranty" means any **warranty** of the manufacturer, or a **repairer's** guarantee.

"Deductible" means the amount that **you** must pay for covered repairs per visit. The standard **deductible** is \$50. If the optional \$100 **deductible** box is checked, the **deductible** is \$100. If the optional \$0 **deductible** box is checked for Gold or Platinum coverage, the **deductible** is \$0. However, if **your cost** is a **warranty deductible** charge imposed by the manufacturer, this Policy will pay for the manufacturer's deductible.

"Date Issued" means the date **you** purchased this Policy and the date in which this Policy begins.

"In-Service Date" means the **vehicle's** factory **warranty** start date or the **vehicle's** first day of use, whichever occurs first, regardless of the **Date Issued**.

"Repairer" means a franchised automobile dealer or repair facility that provides a written parts and labor guarantee for covered repairs of not less than 6 months and 6,000 miles. Repairs performed by any facility must receive authorization from the **Administrator** prior to beginning repairs.

WHAT THIS POLICY COVERS

Breakdown

During the Policy Period, subject to the selected coverage plan, **we** will pay a **repairer** or, at **our** option, reimburse **you** the **cost** to remedy any **breakdown** of the following parts less **your deductible**.

At our discretion, replacement parts used in covered repairs may include non-original equipment manufacturer parts, new, remanufactured, or used parts that meet the quality standards of the repairer or us.

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BRONZE COVERAGE

When the appropriate coverage plan box has been checked on the Information Schedule, only the following parts are covered. Parts not listed are not covered.

**Assembly
1. ENGINE**

Parts Covered

Gasoline Engine – Cylinder block, and all internal lubricated parts including: crankshaft, rod and main bearings, cam bearings, expansion (freeze) plugs, connecting rods, wrist pins, pistons, piston rings, camshaft, cam tower, lifters, cylinder head, valves and guides, valve springs, rocker arms (cam followers), pushrods, timing chain housing (cover), timing chain and sprockets, timing belt and pulleys, timing belt tensioner, intake and exhaust manifolds, flywheel, balance shafts, harmonic balancer and retainer bolt, crankshaft pulley, valve covers, oil pan, oil pump and pressure relief valve, engine oil cooler hoses, oil filter adapter/housing, engine oil sending unit, engine mounts, water pump, temperature sending unit, thermostat and housing, fuel supply pump, vacuum pump, dipstick and tube, seals and gaskets, fasteners for the components listed above.

Turbocharged/Supercharged/Rotary/Diesel/Enhanced Engines - All of the above listed parts or equivalent plus: turbocharger, waste gate controller, intercooler, hard lines, compressor, clutch and pulley, bypass valve, injection pump, lines and nozzles, seals and gaskets.

2. TRANSMISSION

Automatic – Case and all internal lubricated parts including: oil pump, valve body, torque converter, vacuum modulator, governor, main shaft, clutches, bands, drums, gear sets, bearings, bushings, sealing rings, TV cable, solenoids and electronic shift control unit, transmission mounts, cooler, cooler hoses and hard lines, dipstick and tube, seals and gaskets, fasteners for the components listed above.

Standard – Case and all internal lubricated parts including: main shaft, gear sets, shift forks, synchronizers, bearings, bushings, seals and gaskets, fasteners for the components listed above.

Transfer Case – (4X4 vehicles) - Case and all internal lubricated parts including: main shaft, gear sets, chain and sprockets, bearings, bushings, mounts, seals and gaskets, fasteners for the components listed above, electronic and vacuum engagement components.

3. FRONT WHEEL DRIVE

Final drive housing, and all internal parts including: carrier case, gear sets, chain and sprockets, bearings, bushings, axle shafts, universal joints, front hub bearings, locking hub assemblies (4X4), drive shaft support, rear axle hub bearings, seals and gaskets, fasteners for the components listed above.

4. REAR WHEEL DRIVE

Drive axle housing, and all internal lubricated parts including: carrier case, gear sets, bearings, bushings, limited slip clutch pack, axle shafts, axle hub bearings, propeller shafts, universal joints, drive shaft support, front axle hub bearings, seals and gaskets, fasteners for the components listed above.

5. STEERING

Housing/case and all internal lubricated parts including: rack and pinion equipped valve assembly, sector shaft, rack mounts and cushions, inner rod ends and bellows boots, speed sensor or steering gear equipped pitman shaft and valve assembly, sealing rings, bearings, bushings, pitman arm, center link, tie rods, idler arm, power steering pump and pulley, fluid reservoir, pressure and return hoses, cooler and hard lines, power cylinder assembly, steering main and intermediate shafts, coupling, seals and gaskets, fasteners for the components listed above. (Does not include “rear wheel steering” components.)

6. FRONT SUSPENSION

Upper and lower control arms, bump stop cushions, control arm shafts, torsion bar mounts and bushings, upper and lower ball joints including dust boots, steering knuckle (spindle), wheel bearings and seals, stabilizer shaft, stabilizer linkage including mounts and bushings, strut rods and bushings, king pins, seals and gaskets, fasteners for the components listed above.

7. BRAKES

Master cylinder, assist booster, wheel cylinders, combination valve, disc brake calipers (and rear caliper actuators), hard lines and fittings, backing plates, springs, clips and retainers, self-adjusters, parking brake linkage and cables, seals and gaskets, fasteners for the components listed above.

SILVER COVERAGE

When the appropriate coverage plan box has been checked on the Information Schedule, only the following parts, in addition to the parts listed under the Bronze Coverage are covered. Parts not listed are not covered.

8. ELECTRICAL

Alternator, voltage regulator, front and rear windshield wiper motors and delay controller, starter motor and drive, starter solenoid, wiring harnesses, manually operated switches (specifically turn signal, headlight, dimmer, and wiper switches), mechanically actuated switches (ignition, brake light, and neutral safety switch), electronic fuel injection system (including all input/sensors & output/control units, except EGR valve, related to the fuel injection system), electronic ignition module, distributor and coil, engine management control unit, knock sensor and oxygen sensor.

9. AIR CONDITIONING

Compressor and mounting brackets, clutch and pulley, condenser, evaporator, orifice tube, POA valve, accumulator, temperature control programmer, high/low pressure cutoff switches, high/low pressure hoses, pressure cycling switch, thermostat, drier, temperature control head, o-ring seals, gaskets, fasteners for the components listed above and freon-refrigerant if necessary in conjunction with the repair of the components listed above.

GOLD COVERAGE

When the appropriate coverage plan box has been checked on the Information Schedule, only the following parts, in addition to the parts listed under the Silver Coverage are covered. Parts not listed are not covered.

10. ADDITIONAL GOLD PARTS

Anti-lock brake system, power seat motor(s) and transmission(s), power window motor(s) and power regulator(s), power door lock actuators, digital and analog instrument display(s), low fuel sensor, low coolant sensor, low oil sensor, electronic rear view mirrors motor(s), headlight door motor(s), heated back glass, windshield wiper washer pump(s), heater-A/C blower motor, heater core assembly, heater control valve, radiator, radiator fan and clutch, radiator fan motor including fan blade, temperature sensor and relay, fuel tank and hard lines, fuel tank sending unit, power sun roof motor, convertible top motor, constant velocity joints and horn assembly.

PLATINUM COVERAGE

When the appropriate coverage plan box has been checked on the Information Schedule, **we** will remedy any **breakdown** of **your vehicle** except items listed under the section titled “**What This Policy Does Not Cover**”.

Rental Expense

When a **breakdown** renders **your vehicle** inoperable or unsafe to drive and requires **your vehicle** to be held by a **repairer** overnight for covered repairs, **we** will pay **your** actual expenses to rent a replacement vehicle from a licensed rental agency not to exceed \$30 per day for a maximum of 5 days for any one **breakdown**. If **we** are notified of a parts delay within the first 5 days of a rental period and a parts back order verification has been submitted, **we** will pay **your** actual expenses to rent a replacement vehicle not to exceed \$30 per day for a maximum of 10 days.

Emergency Roadside Assistance

Emergency Roadside Assistance is available 24 hours a day, 365 days a year. **You** will only have to pay for any non-covered expenses or covered costs in excess of \$100 per occurrence. Service must be a covered benefit under the terms and conditions of this Policy and is available only for the **vehicle** listed in Section 1 of the Information Schedule.

The following are covered emergencies under Emergency Roadside Assistance:

- **Towing Assistance** – when towing is necessary, **your vehicle** will be towed to the closest service facility or to any other location requested.
- **Flat Tire Assistance** – service consists of the removal of the flat tire and its replacement with the spare tire.
- **Fuel, Oil, Fluid and Water Delivery Service** – an emergency supply of fuel, oil, fluid and water will be delivered if **you** are in immediate need.
- **Lock-out Assistance** – if **your** keys are locked inside the **vehicle**, assistance will be provided to supply assistance in gaining entry into the **vehicle**.
- **Battery Assistance** – if battery failure occurs, a jump-start will be provided to start **your vehicle**.

Emergency Travel Expense Reimbursement: If **your** covered **vehicle** is disabled by collision or a covered **breakdown** 100 miles or more away from home, **you** are eligible for up to \$500 maximum in emergency local commercial lodging, meals (incurred in the vicinity where the **vehicle** disablement occurred), and rental of a replacement vehicle obtained from any licensed rental agency or repair facility. **Your vehicle** must be out of service overnight to be eligible for Emergency Travel Expense Reimbursement.

For Emergency Roadside Assistance and Emergency Travel Expense Reimbursement, call toll-free 888-723-3202.

WHAT THIS POLICY DOES NOT COVER

Maintenance and Parts Not Covered

The following are not covered under **your** Policy:

1. **The maintenance services and parts described under Maintenance Requirements as shown in this Policy or in the Manufacturer's Maintenance Schedule for your vehicle.**
2. **Other normal maintenance services and parts including engine tune-up, (includes spark plugs, glow plugs, ignition wires, distributor cap and rotor), carburetor, throttle body assembly (except injectors), EGR valve, batteries, filters, lubricants or fluids, air conditioning refrigerant, engine coolant, all hoses and belts (not specifically listed), wiper blades, brake pads and shoes, brake rotors and drums, suspension alignment, constant velocity boots, tires, wheel covers, wheel rims, wheels, wheel balancing, shock absorbers, exhaust system, friction clutch disc and pressure plate, and clutch throw out bearing.**
3. **Glass, glass framework, fastening adhesives, sealed beam head lamps, light bulbs, lenses, trim, moldings, bright metal, upholstery, vinyl and convertible tops, paint, sheet metal, bumpers, alignment of body parts, flexible body parts, door panels, body panels, structural framework, structural welds, hinges, door handles, removable hardtop assemblies.**
4. **After market accessories or equipment, components and systems not installed by the manufacturer; examples include but are not limited to: anti-theft systems, radar detectors, CB radios, radio/speaker equipment, cruise control, sun roof, solar powered devices, telephones, TV/VCR/DVD and related components and appliances.**

In addition, **we** will not pay benefits:

- For **costs** covered by any **warranty** of the manufacturer, state required dealer **warranty** or a **repairer's** guarantee regardless of whether they honor such **warranty** or guarantee.
- For any **costs** that are or would have been covered under any vehicle manufacturer **warranty** whether or not such **warranty** is in-effect in another country or has been voided by the manufacturer.
- If **your vehicle** has been totaled or salvaged.
- When repairs are performed without prior authorization.
- For expenses charged for the disposal of environmentally unsafe materials.
- For a **breakdown** of a covered part resulting from the failure of a non-covered part.
- For expenses charged for non-specific materials or shop supplies.
- For a **breakdown** caused by or involving collision, fire, theft, vandalism, riot, terrorist acts, war, explosion, lightning, earthquake, volcanic eruption, windstorm, hail, water, freezing, or flood.
- For loss of time, economic loss, inconvenience, lodging, food, freight charges, core charges, storage charges, or other consequential loss or damage that resulted from a **breakdown** unless provided under Emergency Travel Expense Reimbursement.
- For a **breakdown** when the use of contaminated fluids caused or contributed to the **breakdown**.
- For any **breakdown** caused by contamination, overheating, lack of coolant or lubricants, lack of oil viscosity, sludge, or restricted oil flow.
- If **your vehicle** was manufactured as a non-U.S. specification model.
- For a **breakdown** caused by towing a trailer or another vehicle unless **your vehicle** is equipped for this as recommended by the manufacturer.
- For a **breakdown** caused by using **your vehicle** for racing or other competition.
- For a **breakdown** caused by or involving modifications unless those modifications were performed by the manufacturer (e.g. oversized tires, lift kit, after market performance parts or systems).
- If **your vehicle** has been modified to plow snow, whether the snowplow blade is attached to the **vehicle** or not.
- For any consequential or incidental damage or loss should **your vehicle** be involved in a collision caused by or involving a **breakdown** of a component covered by this Policy.
- For the repair of valves and/or rings for the purpose of raising the engine's compression when a **breakdown** has not occurred.
- To correct a cosmetic imperfection.
- For a **breakdown** caused by abuse, misuse, alterations, or lack of customary maintenance as recommended in the **Maintenance Requirements** of this Policy and/or in the Manufacturer's Maintenance Schedule for **your vehicle**.
- For a **breakdown** caused by rust or weather related corrosion.
- If **your vehicle** is used for Commercial purposes which includes pick-up and delivery service, company pool use or business travel when the **vehicle** is used by more than one driver.
- If **your vehicle** is used as a taxi, police vehicle, or other emergency vehicle.
- If **your vehicle** is a truck rated more than 1 ton.
- For a **breakdown** caused by or involving equipment, components or systems not installed or recommended by the manufacturer.

- If **your vehicle's** odometer has been stopped, altered or misrepresents **your vehicle's** actual mileage.
- To repair, replace, adjust or align any part not covered by this Policy unless required in conjunction with the repair of a covered part.
- For a **breakdown** which existed prior to, or was caused by a condition which existed prior to the **Date Issued**.
- For diagnosis charges, cost of disassembly or assembly if coverage cannot be applied.
- For a **breakdown** that is a direct result of a mechanical or structural defect when the manufacturer has announced a public recall for the purpose of correcting such a defect.
- For additional loss or damage which is occasioned by **you** or operator's failure to use all reasonable precautions to protect the **vehicle** from any further loss or damage after a **breakdown** or failure has occurred or been indicated.
- For repairs made solely to meet or maintain any governmental emission standards.
- For damage caused to **your** engine resulting from the ingestion of water through the engine air intake system (commonly referred to as water ingestion).
- For repairs of water and air leaks, rattles, squeaks and wind noise.
- If **your vehicle** is solely powered by alternate fuel sources. (e.g. electric, propane, or solar).

The following are not covered as part of Emergency Roadside Assistance:

- For cost of parts, replacement keys, fluids, cost of fuel, material, additional labor relating to towing, or the cost of installation of products.
- For non-emergency mounting or removing of any tires, snow tires, off-road tires, or similar items.
- For towing from, service or repair work performed at a service station, garage or repair shop.
- For non-emergency towing or other non-emergency service.
- For towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc.
- For repeated service calls for a **vehicle** in need of routine maintenance or repair.
- For reimbursement of service secured independently of this program. Fees for services incurred independently are NOT covered.
- Only one disablement for the same cause during any seven (7) day period will be accepted.

The following are not covered under Emergency Travel Expense Reimbursement:

- When **your vehicle** is not out of service overnight.
- For any disablement by collision or covered **breakdown** that occurs to **your** covered **vehicle** within 100 miles from your home.

MAINTENANCE REQUIREMENTS

In order to keep your Policy valid, you must follow the maintenance procedures listed below. If your failure to follow these procedures causes a breakdown, you may be denied coverage.

Your vehicle must be serviced receiving customary maintenance as recommended by the manufacturer in the Owner's Manual, or

You must have **your vehicle** serviced in the following manner every six (6) months or six thousand (6,000) miles, whichever comes first:

1. Change engine oil and filter.
2. Check PCV valve operation.
3. Check and maintain power steering fluid level.
4. Check and maintain transmission fluid level.
5. Check and maintain drive axle fluid level.
6. Lubricate front suspension.
7. Check and maintain the proper level of coolant.

In accordance with Manufacturers prescribed service intervals **you** must; change transmission fluid, drive axle fluid, and brake fluid. Follow all other recommendations of the manufacturer regarding other special services.

You must keep receipts which verify the Vehicle Identification Number, work orders and other documentation that shows a date, a description of **your vehicle**, mileage and services performed. **We** may require **you** to furnish the **Administrator** with proof that the specified services have been performed. Failure to show proof of servicing may result in the denial of coverage.

WHO TO CALL IF YOU HAVE A BREAKDOWN

All **breakdowns** must be reported promptly to the **Administrator**:

Call toll-free:

YOUR RESPONSIBILITIES IF YOU HAVE A BREAKDOWN

If **you** experience a **breakdown**, **you** agree to:

- Use all reasonable means to protect **your vehicle** from further damage.
- **You** are responsible for making sure the oil warning light/gauge and the temperature warning light/gauge are functioning before driving the **vehicle**. **You** are required to safely pull **your vehicle** off the road and shut down the engine immediately when either of these lights/gauges indicates a problem.
- Notify the **Administrator** as soon as possible.
- Authorize the repair facility to perform necessary diagnostic work and provide "teardown authorization" so that the repair facility can provide an accurate diagnosis and estimate of repairs. **IMPORTANT: MECHANICAL REPAIR COVERAGE DOES NOT PAY FOR DIAGNOSIS CHARGES FOR REPAIRS NOT COVERED UNDER THIS POLICY.**
- Furnish the **Administrator** with such information as the **Administrator** may reasonably require, and if requested provide proof of **your vehicle's** regular maintenance during the Policy Period as recommended by the manufacturer in the Owner's Manual.
- Reserve the **Administrator** the right to refer **your vehicle** to a dealership that sells and services **your** type of vehicle, for certain repairs.
- Allow the **Administrator** to examine **your vehicle** if the **Administrator** asks to do so.
- **Obtain authorization from the Administrator prior to beginning any repairs covered by this Policy.**
- If **you** have a **breakdown** on a weekend or holiday, please call the following business day to receive further instructions. Customer service hours are 7:00 AM – 7:00 PM (Central Time) Monday through Friday.

GENERAL PROVISIONS

1. Policy Period

The term of this Policy varies based upon the time and mileage for which it is issued. The term begins on the **Date Issued** and current odometer reading stated in Section 1 of the Information Schedule. The term expires when its time or mileage limit is reached.

2. When And Where You Are Covered

You are covered when this Policy is issued or transferred to **you**. This Policy applies only to **breakdowns** occurring within the continental United States of America, Hawaii, and Canada.

3. If You Have Other Coverage

If the manufacturer or **repairer** agrees to cover all or some of the **cost** of a **breakdown** after a **warranty** or guarantee has expired, **we** will pay only for any extra **cost**. If **you** have any other Rental Expense coverage, Roadside Assistance coverage, or Emergency Travel Expense coverage, **we** will pay only the amount in excess of that coverage, subject to the limits of this Policy.

4. Your Help And Cooperation

Your help and cooperation is required if **we** ask, **you** agree to help **us** enforce **your** rights against any manufacturer or **repairer** who may be responsible to **you** for the **cost** of repairs covered by this Policy.

5. Limit of Liability

Our limit of liability is the **cost** to repair or replace any covered **breakdown**; but in no event shall this **cost** exceed the average retail value of **your vehicle** as determined by the NADA (Official Used Car Guide) at the time of loss.

6. Subrogation

If **we** pay for a loss, **we** may require **you** to assign **us your** rights of recovery against others. **We** will not pay for a loss if **you** impair these rights to recover. **Your** rights to recover from others may not be waived.

7. Arbitration

In the event of a disagreement between **you** and **us** concerning **costs**, either of us may make a written demand for arbitration. This must be done within 60 days after the day **you** filed **your** claim. Each of us will select an arbitrator. The two arbitrators will select an umpire. Each of us will pay the expenses of the arbitrator we select. The expenses of the umpire will be shared equally. Unless both of us agree otherwise, arbitration will take place in the state and county in which **you** live. Local rules apply. A majority decision will be binding.

8. How This Policy May Be Transferred

Your rights and duties under this Policy may only be transferred to a subsequent purchaser directly by **you**, within 30 days from the date of sale to the subsequent owner and upon payment to **us** of a \$30 transfer fee. This Policy may not be transferred to any entity in the business of selling or leasing motor vehicles. This Policy can only be transferred if the remaining portion of the original manufacturer warranty including PowerTrain warranty has not been voided. In the event of **your** death, the benefits of this Policy will be available to **your** spouse or legal representative.

9. How This Policy May Be Canceled – Including Refunds And Charges

Cancellation By You

You may cancel this Policy at any time. To cancel, **you** must mail this Policy to **us** or provide written notice to **us**. If **you** cancel this Policy within ninety (90) days of the **Date Issued**, and **you** have not incurred a claim, a 100% refund of the Policy Charge will be made less an administrative fee of \$30. If **you** cancel this Policy after ninety (90) days, a pro-rata refund will be made based upon the greater of the time or mileage used, less an administrative fee of \$30. All refunds will be paid to **you** or to the Lien Holder if applicable.

Cancellation By Us

We may cancel this Policy for any reason within ninety (90) days of the **Date Issued**. If **we** cancel this Policy during the first ninety (90) days, a pro-rata refund will be made based upon the greater of the time or mileage used.

After ninety (90) days, we may cancel this Policy:

- If there has been a material misrepresentation or fraud at the time of sale of this Policy;
- If **you** have failed to maintain **your vehicle** as prescribed by the manufacturer;
- If the odometer has been tampered with or disabled and **you** have failed to repair the odometer; or
- If **you** do not pay the Policy Charge.

If **we** cancel this Policy after ninety (90) days, a pro-rata refund will be made based upon the greater of the time or mileage used, less an administrative fee of \$30. All refunds will be paid to **you** or to the Lien Holder if applicable.

If this Policy is financed, and **your vehicle** is a total loss or is repossessed, **you** authorize **your** Lien Holder (shown in Section 6 of the Information Schedule) to cancel this Policy and receive the refund.

State Amendments

This Policy is amended to comply with the following state requirements:

California

General Provisions – Section 9 is amended as follows:

If **you** cancel this Policy within the first sixty (60) days and **you** have not incurred a claim, a 100% refund of the Policy Charge will be made. After sixty (60) days, a pro-rata refund will be made based upon the greater of the time or mileage used, less an administrative fee of \$25 or 10%, whichever is less.

Maine

General Provisions – Section 9 is amended as follows:

We or the **Administrator** may not cancel this Policy prior to the expiration of the Policy except for one or more of the following grounds. In addition, **We** or the **Administrator** must notify the customer within 30 days (plus 3 days for mailing notification) of our decision to cancel for one or more of the following grounds (10 days plus 3 days for mailing notification in the event of nonpayment of premium):

- Nonpayment of premium;
- Fraud or material misrepresentation made by or with the knowledge of the customer in obtaining the Policy, continuing the Policy or in presenting a claim under the Policy;
- Substantial change in the risk which increases the risk of loss after insurance coverage has been issued or renewed, including, but not limited to an increase in exposure due to rules legislation or court decision;
- Failure to comply with reasonable loss control recommendations;
- Substantial breach of contractual duties, conditions or warranties; or
- Determination by the superintendent that the continuation of a class or block of business to which the Policy belongs will jeopardize the company's solvency or will place the company in violation of the insurance laws of this state or any other state.

Maryland

General Provisions – Section 8 and Section 9 are amended to delete the \$30 service charge.

General Provisions – Section 9 is amended to include:

How This Policy May Be Canceled – Including Refunds And Changes**Cancellation By Us**

Notice of cancellation shall be mailed or delivered by the insurer to the named insured by certified mail:

- at least ten (10) days prior to the effective date of the cancellation if the cancellation is for non-payment of premium or
- at least forty-five (45) days prior to the effective date of the cancellation if the cancellation is for any reason other than non-payment of premium.

How the Original Purchaser May Cancel This Policy During the “Free-Look” Period. If **you** cancel this Policy within twenty (20) days after the date **we** mail a copy of it to **you** or within ten (10) days after **you** receive a copy of it if **we** furnish it to **you** at the time the Policy is purchased, and have not incurred a claim, this Policy will be void and **you** will receive a full refund of the Policy charge. A ten percent (10%) penalty shall be added to a refund that is not made within forty-five (45) days of return of this Policy to **us**. The provisions of this paragraph only apply to the original purchaser of this Policy.

New Hampshire

General Provisions – Section 8 and Section 9 are amended to delete the \$30 service charge.

General Provisions – Section 9 is also amended as follows:

After this Policy has been in effect for sixty (60) days, **we** may cancel this Policy for the following reasons only:

- Nonpayment of premium; or
- Fraud or material misrepresentation; or
- Substantial increase in hazard (Insurance Commissioner approval required).

IF YOU HAVE A BREAKDOWN

– Call Virginia Surety Company, Inc. toll-free: 800-368-3683

Administered By:**Virginia Surety Company, Inc.****P.O. Box 87612****Chicago, Illinois 60680-0612****EMERGENCY ROADSIDE ASSISTANCE AND EMERGENCY TRAVEL EXPENSE REIMBURSEMENT**

Emergency Roadside Assistance and Emergency Travel Expense Reimbursement benefits are administered by Road America Motor Club, Inc. with corporate headquarters at 3081 Salzedo Street, Coral Gables, Florida 33134 and California offices at 3580 Wilshire Blvd., 17th Floor, Los Angeles, CA 90010.

– Call Road America Motor Club, Inc. toll-free: 800-368-3683