

Important Contact Numbers

Pablo Creek Services, Inc.

1776 American Heritage Life Drive, Bldg B, Jacksonville, FL 32224
www.allstatedealerservices.com

Complete Protection (ACP)*, Limited Warranty (LW), Paint & Fabric Defense (APF), Paintless Dent Repair (VAP), Prepaid Maintenance (PPM)†, Theft Deterrent (TD), Tire & Wheel (TW), Vehicle Service Contract (VSC)**

Department	Phone	Fax/E-Mail
Contract Underwriting & Payment Processing	(800) 621-4871 (800) 423-9530 (ACP Only)*	(904) 992-2875
Cancellations & Transfers	(800) 621-4871 (800) 423-9530 (ACP Only)*	(800) 404-0554 cancellations@allstatedealerservices.com
Claims	(877) 204-2242 (800) 423-9530 (ACP Only)* (800) 741-4216 (TD Only)**	(866) 219-9344 (Primary Fax) (800) 813-5226 (Payments) (800) 731-7244 (Management)
Supplies***	(800) 621-4871 (800) 423-9530 (ACP Only)*	(877) 485-6069 ads_supplies@allstate.com
Billing and Collections	(877) 204-2132 (800) 423-9530 (ACP Only)*	(877) 485-6247
Dealer Support Services	(800) 686-1375	(800) 410-2398
Technical Support	(866) 549-7500	N/A

†Please contact your Agent with any questions regarding PPM as Performance Administration Corporation handles administrative and program management services for PPM.

E.R.J. Insurance Group, Inc. d/b/a American Heritage Insurance Services

1776 American Heritage Life Drive, Bldg B, Jacksonville, FL 32224
www.allstatedealerservices.com

Guaranteed Asset Protection (GAP), Excess Wear & Tear (EWT), Roadside Services (RS)

Department	Phone	Fax/E-Mail
Contract Underwriting & Payment Processing	(800) 621-4871	(904) 992-2875
Cancellations	(800) 621-4871	(866) 398-9021 cancellations@allstatedealerservices.com
Claims	(800) 741-4216	(866) 378-6409
Supplies***	(800) 621-4871	(877) 485-6069 ads_supplies@allstate.com
Billing and Collections	(877) 204-2132	(877) 485-6247
Dealer Support Services	(800) 686-1375	(800) 410-2398
Technical Support	(866) 549-7500	N/A

***Orders received by 1:00 p.m. EST will be processed the same day and shipped ground service with an anticipated delivery date of 7-10 days from the date of request.

Cancellations & Transfers

Cancellation Refunds

You are responsible for payment of all cancellation refunds, including your portion, to the appropriate party. If the contract sales price was financed and the loan is not paid in full the refund must be paid to the lienholder; otherwise, the refund may be paid to the contract holder when there is no outstanding financing contract involved. All cancellation requests must be processed through you. The cancellation is effective on the date shown in section E of the Cancellation Request Form.

A General Summary of Cancellation Terms:

(Please refer to the Product Contract for specific cancellation requirements)

- Eligible* Product Contracts may be cancelled at any time by the original contract holder
- A full refund is made for cancellations during the first sixty (60) days, less any claims that have been paid
- After sixty (60) days, a pro-rata refund will be made based on the lesser of the months or miles remaining, less the cancellation fee
- During the first sixty (60) days, we may cancel the Product Contract for any reason
- After sixty (60) days, we may cancel for the following reasons: material misrepresentation or fraud at time of sale, non-payment of contract sale price, or if the vehicle is determined to be ineligible

**The following Product Contracts are non-cancellable: LW and certain APF and TD Contracts (see APF and TD Contracts for specific details)*

Procedures for Quotes & Refunds

For cancellation quotes, contact the product administrator at the number shown on the Important Contact Information page of this manual. Cancellation quotes may also be calculated on DAP. To request a cancellation for all products, except PPM*, proceed as directed below:

- Complete the Cancellation Request Form, which can be found at www.allstatedealerservices.com under 'Forms', or by contacting ADS Cancellations at 800-621-4871
- Determine who is entitled to the refund: when there is no finance balance remaining for the Product Contract, the payee is the contract holder; otherwise the payee is the lienholder shown on the Product Contract
- Refund the contract holder or lienholder the amount directed by the cancellation quote
- Provide the Cancellation Request Form, the refund quote page, and any supporting documentation to us
- Cancellations may be submitted either with month end business or individually
- Calculate the difference between remittance and cancellations to determine the net payment due

**PPM: To process cancellations for the PPM Program log into:*

www.adsmaintenanceprogram.com

Note: *Payment of your portion of cancellation refunds for VSCs financed through SPP will be processed by SPP in accordance with the terms of your Extended Payment Plan Agreement (SPP Agreement).*

You are responsible for providing the refund to the contract holder (or lienholder) within thirty (30) days or as otherwise required by law. If a refund is not made on time, you may be subject to state mandated penalties. Please refer to the Special State Requirements and Disclosures section of the Product Contract for details regarding cancellations in your state.

Cancellations & Transfers, Continued

Procedure for Transfers



Some Product Contracts may be transferred once between the original contract holder and a subsequent individual purchaser (private party). The coverage remains the same for the time and/or mileage remaining on the original Product Contract. A transfer must be between the original contract holder and subsequent individual purchaser (private party) and cannot be used for consignment, purchases made through any automobile dealer, auto broker, auto auction or by a financial institution.

If a contract holder inquires about transferring coverage, please assist in the following manner:

- Provide a Transfer Request Form
- Remind the subsequent individual purchaser and original contract holder that the Transfer Request Form must be submitted to the appropriate administrator within thirty (30) days of ownership change
- Provide the subsequent individual purchaser and original contract holder with the address and phone number and direct them to contact the product administrator
- Refer the subsequent individual purchaser and original contract holder to the Transfer of Agreement section of the Product Contract.

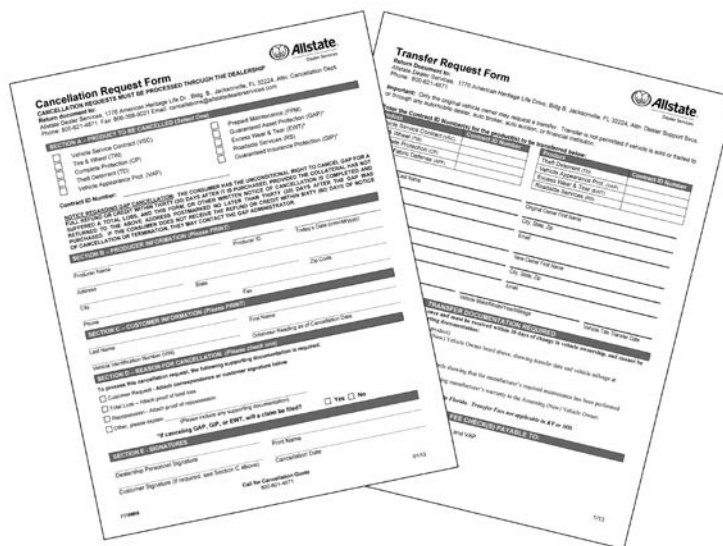
Important: For VSC only: If the VSC was financed through SPP, any balance remaining must be satisfied before the Transfer can be processed. The original contract holder must be instructed to contact SPP to obtain the remaining balance due.

The following information must be provided to the product administrator to complete a transfer:

- The transfer fee, as required in the Product Contract, made payable to the appropriate administrator (VSC and TW: Transfer fees are not applicable in Kentucky or Maryland and cannot exceed \$40 in Florida)
- A completed Transfer Request Form signed by the original contract holder and the subsequent purchaser
- Name and address of the subsequent individual purchaser
- A copy of the bill of sale or sales agreement showing the date and mileage of the vehicle at the time of sale
- Copies of all maintenance records showing actual oil changes and manufacturer's required maintenance (VSC only)
- Proof that any remaining manufacturer's warranty has been transferred to the new purchaser of the vehicle (VSC only)
- Copy of the lease agreement (EWT only)

Once the Transfer Request Form has been processed, notification of acceptance or an explanation of the rejection will be provided to the subsequent individual purchaser, the original contract holder and to you. If approved, the new subsequent individual purchaser will receive an endorsement to the Product Contract.

Note: The Administrator has the discretion to approve or reject any transfer requests.



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Labor Rate Qualification

Initial Labor Rate Approval

The Producer Setup Form requires that you provide your posted labor rate. PCSI will review the requested rate based on the market average for the area in which you do business. You may request that your approved labor rate for VSCs also be used for purposes of the Limited Warranty Program administration.

Initial requested labor rates will be reviewed when you are signed up for the VSC product or Limited Warranty Program.

In the event that the requested rate exceeds the market average, PCSI will request additional information to support the requested rate. Additional documents may include, but are not limited to:

- consecutive Consumer pay repair orders where the requested Consumer pay rate was used
- copy of the factory letter indicating the labor rate approved for warranty repairs
- a listing of competing dealerships and their Consumer paid labor rate

Upon receipt of this additional information, PCSI will complete an additional evaluation of the requested labor rate.

PCSI reserves the right to accept or reject any submitted labor rate request.

Labor rates are subject to change based on PCSI's risk analysis.

Annual Labor Rate Review

If you are meeting the minimum production requirements, you may request a labor rate increase no earlier than one (1) year from your initial Producer Agreement effective date, and annually thereafter. The new labor rate is subject to approval by us and will be reviewed based on the market average for the area in which you do business. We will approve only one (1) labor rate increase within any twelve (12) month period.

To request a labor rate change, you must:

- contact your agent who will submit the request for a labor rate change on your behalf
- if you are not an active Producer, submit the request in writing on your company's letterhead as well as provide consecutively numbered repair orders showing the Consumer pay rate that is currently being charged

In the event that the requested rate exceeds the market average, we will request additional information to support the requested rate. Additional documents may include, but are not limited to:

- copy of the factory letter indicating the labor rate approved for warranty repairs
- a listing of competing dealerships and their Consumer paid labor rate

Upon receipt of this additional information as requested, we will complete an additional evaluation of the requested labor rate.

We reserve the right to accept or reject any submitted labor rate request.

Labor rates are subject to change at any time based on our risk analysis.

Claims Verification & Reporting

Verify Coverage



- Secure a copy of the Product Contract
- Verify the VIN on the Product Contract matches the VIN on the claim
- Verify coverage has not expired and is still valid

VSC/Limited Warranty:

- Verify time and mileage limits to ensure the coverage is still in force, and that the vehicle in for repairs is the one identified on the VSC or Limited Warranty

Note: *If the coverage has expired, please advise the contract holder accordingly*

- Confirm with the contract holder that any required maintenance has been performed on the vehicle in accordance with the manufacturer's specifications and advise that the maintenance records may be requested, if necessary
- Confirm that no alterations or modifications have been made to the vehicle, and that the vehicle has not been used for purposes not recommended by the manufacturer
- Advise the contract holder that your collection of the above data and evaluation of the cause of failure does not necessarily mean the claim will be covered

Any applicable charges incurred for diagnosis, repairs, rental, towing or any other benefits provided by the Product Contract will be the responsibility of the contract holder until we authorize the claim

Limited Warranty:

Any charges incurred for diagnosis, repairs, or any other benefits provided under the Limited Warranty will be your responsibility until PCSI confirms coverage of the claim under the insurance policy

Deductible

Collect the deductible from the contract holder, if applicable.

VSC:

At the time of sale, the contract holder may have chosen a disappearing deductible. This choice will be noted on the VSC under the deductible section.

If the contract holder originally purchased the VSC from you, the VSC indicates the disappearing deductible option was selected, and the repairs are completed or sublet by you, then the deductible is waived.

Report Claim



VSC:

Upon verifying that coverage is in effect, determine the cause of failure related to the Consumer's complaint and call us.

- Prepare a complete estimate to include complaint, cause, correction, all diagnosis information, part prices, part numbers and labor times
- Call PCSI at (877) 204-2242 to initiate a new claim after diagnosis, but prior to starting repairs
- Be prepared to provide the VSC or Limited Warranty contract number and the Vehicle Identification Number (VIN)
- Claims must be reported to PCSI within five (5) days of the repair order date and prior to any repairs being started
- For all repair claims you submit to PCSI, parts and labor must be guaranteed for a minimum of 12 months/12,000 miles
- If factory parts are used, you must guarantee your labor to match the warranty on the factory parts if it exceeds 12 months/12,000 miles

The approved cost is the maximum PCSI will pay on the VSC claim or the insurance company will reimburse under the insurance policy for a Limited Warranty claim. Any changes in repair amounts must receive additional approval.

Verification & Reporting, Continued

Report Claim, cont.

The claims adjuster will verify coverage and do one of the following:

- For Limited Warranty claims, provide confirmation the claim is:
 - valid and reimbursable under the insurance policy; or
 - valid under the Limited Warranty, but NOT reimbursable under the insurance policy; or
 - not valid under the Limited Warranty nor reimbursable under the insurance policy
- Approve the claim and issue an approval number
- Request further diagnosis
- Set-up an inspection
- Deny the claim

Note: All diagnostic charges are the responsibility of the contract holder (VSC) or you (Limited Warranty) until claim approval is granted by us. It will be your responsibility to obtain the contract holder's authorization for diagnosis for all VSC claims

GAP: To file a claim, contact AHIS @ (800) 741-4216. It is the Consumer's responsibility to provide the following to AHIS:

- A complete copy of the primary carrier insurance settlement, including the valuation report and copy of insurance check (if applicable)
- A copy of the declarations page from the primary carrier insurance policy
- A copy of the original financing contract and the GAP addendum
- A copy of the accident/police/fire report (police report required for theft)
- A copy of payoff from the lender/lessor as of the date of loss and the full loan/lease history

GAP Addendums are cancelled as of the date of loss and the refund amount will be deducted from the GAP Amount during the settlement process. You are responsible to pay the GAP refund to the assigned lender along with any other refundable/cancelable items. AHIS will refund the unearned portion of the fee received to administer the GAP Addendum to you.

TW: Determine the cause of the failure related to the Consumer's complaint and contact PCSI at (877) 204-2242

- Confirm with the contract holder that the tires and wheels have been properly maintained in accordance with the manufacturer's recommendations and advise that the maintenance records may be requested by us, if necessary
- Confirm that the tires/wheels on the vehicle meet OEM specification per the terms of the Product Contract, and that the vehicle has not been used for purposes not recommended by the manufacturer
 - Advise the contract holder that the collection of this data and the evaluation of the cause of failure does not necessarily mean the claim will be covered by the Product Contract, as such determinations are made by us
 - Charges incurred for diagnosis, repairs, rental, towing or any other benefits provided by the Product Contract will be the responsibility of the contract holder until we authorize the claim
- Prepare a complete estimate to include complaint, cause, correction, all diagnosis information, part prices, part numbers and labor times
- Furnish such information as may be required, including but not limited to digital pictures of damage, the tire brand, tire type, tire size and wheel type on the vehicle at the time of the claim
- Claims must be reported to PCSI within five (5) days of the repair order date and before any repairs are started
- All repair claims submitted must have a parts and labor guaranty of a minimum of twelve (12) months or 12,000 miles
- Replaced tires/wheels must be retained for inspection until the claim has been settled
- Submit the signed repair or replacement invoice to us, including:
 - Contract holder signature
 - Approval number from us
 - VIN
 - Digital pictures of the damage (upon request)
 - Tire brand, type, size and wheel type on the vehicle at the time of the claim
 - Claim form signed by the contract holder (upon request)

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- Provide copies of any sublet bills
- Provide copies of any requested maintenance receipts
- **TW Approved Limits:**
 - Flat Tire Repair: The maximum amount payable for Flat Tire Repair is the lesser of the local advertised retail charge or thirty-five dollars (\$35) per occurrence or sixty-five dollars (\$65) for run flat tire repair
 - Mounting and Balancing: The maximum amount payable for Mounting and Balancing is the lesser of the local advertised retail charge or thirty dollars (\$30) per tire or forty dollars (\$40) for run flat tires

ACP:

- Provide a copy of the Member's motor club registration page
- Verify term limits to ensure that the Product Contract is still in force, and that the vehicle in for service is the one covered by the Product Contract

Tire & Wheel: PDR, Windshield, Interior

Contact PCSI at (800) 423-9530 to initiate a new claim after diagnosis, but prior to starting repair or replacement.

- Confirm with the Member that the tires and wheels have been properly maintained in accordance with the manufacturer's recommendations and advise that the maintenance records may be requested by the administrator, if necessary
 - Advise the contract holder that the collection of this data and the evaluation of the cause of failure does not necessarily mean the claim will be covered by the Product Contract, as such determinations are made by the administrator
 - Charges incurred for diagnosis, repairs, rental, towing or any other benefits provided by the Product Contract will be the responsibility of the contract holder until the administrator authorizes the claim

Key Replacement

- Call (800) 423-9530 to obtain prior authorization and initiate the claims process
- You, or the Member, must purchase and pay for the key/remote replacement either through a servicing dealership or an authorized replacement facility
- Mail a copy of the paid invoice with the pre-printed facility information along with a copy of the motor club registration page to:

Key Replacement, 4287 Beltline Road #238, Addison, TX 75001
- Documentation must be submitted within thirty (30) days of key/remote replacement purchase

EWT: To start a benefit request, contact AHIS at (800) 741-4216 within ninety (90) days of the Consumer surrendering the vehicle to the assigned lessor.

- Provide a copy of the front and back of the EWT addendum
- Provide a complete copy of the bill/invoice from the assigned lessor of the itemized excess wear & tear charges
- Provide a copy of the vehicle condition report, signed by the Consumer upon return of the vehicle to the assigned lessor, including pictures of the vehicle
- Provide a copy of the signed finance contract
- Provide a copy of the payment history from the assigned lessor
- Provide verification of the date the vehicle was surrendered to the assigned lessor via a copy of the return receipt issued, if this date is not indicated on any other documentation submitted
- Provide any other documentation as reasonably requested

TD: To file a claim, contact PCSI at (800) 741-4216 and provide the following:

- Provide a copy of the settlement check or settlement statement from the warranty holder's primary carrier
- Provide a copy of the policy report, including a description of the stolen vehicle, and any items within the vehicle at the time the theft occurred
- Provide properly executed and paid receipts, if the warranty holder is requesting reimbursement for any of the additional benefits
- For car rental, trip interruption and/or towing, the warranty holder must demonstrate that their primary carrier auto physical damage policy does not provide duplicate coverage
- For homeowners/renters deductible reimbursement, and/or the collision/comprehensive deductible reimbursement, the warranty holder must submit proof that the insurance was in force at the time of the theft and that the deductible was satisfied

Claims Submission (VSC, LW, TW, ACP, APF)

Submitting the Claim

Upon the completion of approved repairs and submission of a complete repair order, you will be paid by your preferred method (check or credit card).

Approved claims must be submitted within ninety (90) days of completion of repairs to be eligible for payment.

Office hours are Monday through Friday from 8:00 a.m. to 8:00 p.m. EST, and Saturday from 9:00 a.m. to 3:00 p.m. EST. Payment turnaround time is 'same day'. Faxes received later than 4:00 p.m. EST will be processed the next business day.

Payment processing will be completed the same day if all documentation is received by 4:00 p.m. EST. We will make all reasonable attempts to process waiting customers quickly.

Submit all documents to:

Pablo Creek Services, Inc.

Fax: (800) 813-5226

Note: *If you have completed the authorized repairs and have a contract holder waiting for payment to arrive so the vehicle can be released, please call PCSI as soon as you have faxed the invoice.*

Claim Dispute Resolution

If you are not satisfied with the decision or handling of a particular claim, you may call the claims manager for the explanation of the claim decision.

PCSI's phone number is (877) 204-2242, management fax is (800) 731-7244, and our email address is: claimsmanagement@pablocreek.com

Authorization & Verification

All repairs require prior authorization from PCSI prior to the repairs being started. Any repairs completed without prior authorization will not be reimbursed, except as outlined in Emergency Repairs below.

Limited Warranty:

Repairs under the Limited Warranty may not be eligible for reimbursement under the insurance policy. It is your responsibility to read and be familiar with the terms of your Limited Warranty and the insurance policy. We can answer questions for you about the terms of both documents.

Emergency Repairs

At times, it may be necessary to complete emergency repairs on a Consumer's vehicle when our offices are closed. In these rare cases, please apply the following criteria before completing the repair.

If any of the following questions can be answered "No" do not complete the repairs:

- Does the breakdown prevent the vehicle from being used for transportation purposes?
- Are our offices closed during the period when the repair order is pending and repairs are being completed?

You may, at your discretion, complete repairs under the emergency provisions; however, you must contact us on the next business day to obtain confirmation of coverage.

Claims Submission (GAP, EWT, RS)

Submitting the Claim

GAP

All requests to waive a GAP Amount must be reported and required documentation sent to AHIS within ninety (90) days of the date the contract holder receives settlement from their primary insurance company; or the date of accident or theft, if no primary carrier insurance is in effect on the date of loss; or the date of repossession, whichever applies.

The first step in the settlement process is to verify that the MSRP limit specified in the GAP addendum was not exceeded:

Step	Action						
1	Multiply the MSRP/NADA retail value at the time of purchase by 150% or 120% (depends on the Addendum).						
2	Add the amounts charged for all cancellable products at time of purchase: <ul style="list-style-type: none"> • Service Contracts • Credit Life & Disability • GAP Refund 						
3	The combined total is the Adjusted MSRP. Compare the actual amount financed to the Adjusted MSRP. <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>If the actual amount financed is:</th> <th>Then ...</th> </tr> </thead> <tbody> <tr> <td>Greater than the Adjusted MSRP</td> <td>Continue to Step 4</td> </tr> <tr> <td>Less than the Adjusted MSRP, the financing is within the required limitations</td> <td>Continue to Settlement Calculation</td> </tr> </tbody> </table>	If the actual amount financed is:	Then ...	Greater than the Adjusted MSRP	Continue to Step 4	Less than the Adjusted MSRP, the financing is within the required limitations	Continue to Settlement Calculation
If the actual amount financed is:	Then ...						
Greater than the Adjusted MSRP	Continue to Step 4						
Less than the Adjusted MSRP, the financing is within the required limitations	Continue to Settlement Calculation						
4	Divide the Adjusted MSRP/NADA by actual amount financed.						
5	Multiply the answer from Step 4 by 100 to determine the coverable percentage. The answer is the portion of the net payoff that is covered.						

Sample 150% MSRP Calculations

MSRP Retail Value @ Time of Purchase	\$35,200.00
x MSRP/NADA Limit 150%	X \$52,800.00
Plus Service Agreements	+ \$1,200.00
Plus Credit Life/Disability	+ \$999.00
Plus GAP	+ \$ 495.00
= Adjusted MSRP (B)	= \$55,494.00
Allowable amount to finance (B)	\$55,494.00 (B)
Actual Amount financed (A)	\$48,500.00 (A)
If (A) exceeds (B) compute $B/A \times 100 = C$	
C = the % portion of payoff that is covered	
Since A is lower than B, the vehicle was not over-financed (does not exceed the MSRP limit).	

Settlement Calculation

The below steps are used to determine the GAP Amount to waive:

Loan is amortized to find out the contractual payoff amount	Gross Amortized Loan Payoff \$25,365.76
Subtract refunds for any cancellable products such as Credit Life/Disability, Service Contracts or GAP	- Insurance Product Refund(s) \$0.00
Subtract the excess finance amount (if applicable)	- Service Contract Refund(s) (\$600.00)
Subtract the Primary Insurance Settlement	Net Amortized Loan Payoff \$24,765.76
Subtract any Miscellaneous Adjustments such as Prior Damage, Condition Adjustments and Salvage, Towing, Storage	Insurable Net Payoff \$24,765.76
Subtract Maximum Benefit Deduction (anything over \$50,000)	Excess Amt. Financed \$0.00
GAP covers up to \$1,000 for the insurance deductible, anything over \$1,000 will be deducted from the GAP Amount.*	<input checked="" type="radio"/> Primary Ins. Settlement \$16,792.75
*Not available in all states; refer to the terms and conditions of the GAP Addendum for additional information.	<input type="radio"/> ACV (Actual Cash Value / NADA) \$0.00
	Settlement Amount \$16,792.75
	- Misc. Adjustment A \$0.00
	- Misc Adjustment B \$0.00
	- Misc Adjustment C \$0.00
	Sub Total \$7,973.01
	- Maximum Benefit Deduction \$0.00
	Calculated Settlement \$7,973.01
	Amount to Waive \$7,973.01

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Claims Submission (GAP, EWT, RS), Continued

Submitting the Claim, cont.

EWT

To begin a request to waive excess wear & tear charges, the lessor or Consumer must contact AHIS within ninety (90) days of Consumer surrendering the vehicle to the assigned lessor or its designated party.

Submit all documents to:

American Heritage Insurance Services
Fax: (866) 378-6409

RS

All Consumer inquiries and requests for assistance will be administered by:

Allstate Motor Club, Inc.
2775 Sanders Road
Northbrook, IL 60062

An AMC representative is available 24 hours a day, 7 days a week. Consumers can call AMC at **(800) 877-0112** for service. AMC will then dispatch a service Provider.

For customer service, Consumers can call **(800) 877-0112**.

General Claims Information

Right to Inspect



We reserve the right to inspect any vehicle at the time of breakdown (VSC/LW/TW) or at time a benefit request is submitted (GAP/EWT). Any claims completed without allowing the opportunity to inspect will be denied.

If an outside inspection is requested:

- We will make arrangements for the inspection
- Immediately stop any repairs being performed (Do not complete the repairs)
- Save all components that need to be inspected, including fluids and filters

Important! Do not clean any failed part or exposed surface prior to inspection.

- If further disassembly will be necessary, discuss it with the claims adjuster
- You will need the contract holder's authorization for this additional diagnostic time in the event the failure is not covered
- It is your responsibility to demonstrate the failure to the inspector
- The inspector will not perform any diagnosis in the field, and
- If the inspector does not visit within 48 hours, call us

Upon completion of the inspection, we will issue a final disposition.

Labor Time



Labor will be reimbursed based on a labor time guide that can be accessed online and has been approved by us.

Grid labor pricing and custom labor time guides, such as the Nichols Chilton, are not approved. In the event that the manufacturer labor time guide is used, the time reflected in that guide will be the maximum time paid.

Parts Reimbursement

Typically you, the dealer, will provide the parts and we will reimburse you as indicated below. We reserve the right to assist you in supplying aftermarket or like kind and quality parts when deemed appropriate by us.

- Dealer supplied parts are reimbursed at a cost not to exceed Original Equipment Manufacturer (OEM) suggested retail price
 - Parts that are supplied by us, exclusive of major assemblies, will be allowed a handling fee of 25% of our part cost up to a \$100 maximum
 - Major assemblies that are supplied by us will be allowed a handling fee of 25% of our part cost up to a \$200 maximum
-

Sublet Reimbursement

When a part of the vehicle or the entire vehicle is sublet to another repair facility for repair work, PCSI will allow a 25% markup of the sublet cost up to a \$100 maximum. The total cost, including markup will not exceed what the repair would normally cost to perform the repairs using PCSI labor and parts reimbursement guidelines.

Claims on Un-submitted Contracts

Claims occurring prior to the remittance due date of a Product Contract will be initiated and accepted at our discretion upon receipt of a faxed copy of the Product Contract. The claim will be documented and placed in a pending status. Approval for the claim will be given and settlement will be completed when the Product Contract is remitted, underwritten and accepted by us.

Any claims occurring after the remittance due date, but before the date the Product Contract and payment are received by us, are your responsibility and any claim amounts paid shall be reimbursed to us within thirty (30) days of receipt of our written request.

General Claims Information, Continued

Pre-Existing Conditions

You agree not to submit any claims for breakdowns, failures, or losses that existed prior to the sale or issuance of a Product Contract. If a pre-existing condition is discovered, you will be responsible for the repair or loss. Determination of what is a pre-existing condition will be at our sole discretion.

Approved Repair Facility

For Product Contracts covering repairs to a vehicle, if for any reason a Consumer is unable to return the vehicle to your dealership for repairs in the event of a breakdown or failure, upon your authorization, repairs made pursuant to the Product Contract may be completed at an Approved Repair Facility (ARF), other than your dealership:

- We will contact you for authorization for the repairs to be completed by the ARF
- We will pay the ARF on your behalf for the cost of the repairs
- We will bill you for the cost of these repairs as a part of monthly billing and remittance process as described in this manual
- You must then follow the normal claims submission process for reimbursement

Limited Warranties:

- If the repair is covered by the insurance policy, then the insurance carrier will reimburse you for the covered repairs
 - It is your responsibility to reimburse us for the cost of repairs paid to the ARF for performing the repairs, whether or not the repairs were covered under the Limited Warranty or the insurance policy
-

Late Report and Submission of Business (GAP Only)

Your Producer Agreement requires that all Product Contracts and payment for amount due must be submitted to us within fifteen (15) days after the end of the month in which the Product Contract was issued. Therefore, GAP Addendums received outside of this timeline must be rejected. In accordance with the terms of the Producer Agreement, AHIS, FCIC and ANIC have no further obligation for these GAP Addendums.

However, AHIS will agree to accept late GAP Addendums if you submit the GAP Addendums under the following conditions:

- Resubmit rejected GAP Addendums by an established deadline
- Enclose the proper remittance amount
- No loss has occurred prior to resubmission, any losses occurring prior to resubmission will be your responsibility

Not applicable for GAP Addendums with effective dates more than twelve (12) months from the date of business submission.