



**5-Year Gold Complete Furniture Protection Plan**  
**Maximum Furniture Original Retail Purchase Price: \$30,000**

- Keep this Protection Plan and Your sales receipt for Your furniture and this Protection Plan in a safe place as You will need these to file a claim under this Protection Plan.
- You must report stains or damage to Us within thirty (30) days after the date that the stain or damage occurred. Notify Us by initiating a claim at [guardsman.com](http://guardsman.com) or call toll-free (877) 584-GOLD. See section 2. for details.
- Si usted necesita un Plan de Protección en Español, llámenos al (877) 584-GOLD.

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**1. Plan Introduction**

- 1.1.** Welcome to Your Guardsman® Furniture Protection Plan, which helps You enjoy Your furniture without fear. This Plan is a service contract between You and Guardsman located at 4999 36th Street SE, Grand Rapids, MI 49512, a division of The Valspar Corporation, or its affiliate Engineered Polymer Solutions, Inc. in **CT, NM, OK, UT, and WA**, depending on Your state of residence when You purchased this Plan, covering certain accidental stains and damage from use or handling of Your furniture, as described below. This Plan covers furniture up to a maximum retail Purchase price of \$30,000.
- 1.2.** **Please read all the terms and conditions below so You'll know exactly what this Plan covers and what it doesn't cover**, as there are some limits, conditions, obligations, and exclusions designed to keep this Plan affordable for You and manageable for Us. This Plan does not replace Your maintenance plan, insurance policy, warranty, or benefits provided in a lease-to-own agreement ("LTO") You may have for the furniture covered by this Plan.
- 1.3.** You may not transfer this Plan to any other individual or entity. The benefits available to You under this Plan are not available to the Lessor under a LTO.
- 1.4.** You'll need to retain a copy of this Plan and Your original sales receipt to file a claim; so please keep them in a safe place for Your future use. Both the covered furniture and this Plan must appear on a single sales receipt.

**2. How to File a Claim**

You must follow all the procedures stated below to be eligible for service under this Plan. **Your failure to comply may disqualify Your claim.**

- 2.1.** **Read this entire Plan carefully to see if a stain or damage to Your furniture is covered under this Plan.** We determine the coverage eligibility of a stain or damage to Your furniture on the basis of this Plan document, the information You provide to Us when You submit Your claim and, in some cases, the findings of an authorized technician during a service visit We arrange. Similarly, if an authorized technician finds the nature of the stain or damage is different from what You reported to Us, Your claim might not be covered under this Plan.
- 2.2.** **Within thirty (30) days of the date that a stain or damage to Your furniture occurred, You must report that stain or damage to Us.** To report the stain or damage to Us and obtain a claim form, You may either: (a) go to [guardsman.com](http://guardsman.com) and follow the directions for submitting a service claim; or (b) Call toll-free (877) 584-GOLD (4653) during normal business hours (Monday through Thursday, 8:30 a.m. to 5:00 p.m. Your local time, Friday 8:30 a.m. to 6:00 p.m., Eastern Time) and We will mail or email a claim form to You. If You fail to receive a claim form by mail or email from Us within 10 days of Your request for a claim form, You must notify Us of that failure.
- 2.3.** **Within thirty (30) days of when you report the stain or damage to Us, you must properly complete, sign, and mail the claim form (from paragraph 2.2.) so Guardsman receives it within those thirty (30) days, along with a copy of the sales receipt showing Purchase of both the Plan and the covered furniture, a copy of this Plan, and photos or other documentation that We may request to show the stain or damage for which You are making a claim.**

**3. Definitions**

The following terms, as used in this Plan, have the special meanings as defined below:

- 3.1. Cash Settlement:** A Cash Settlement can provide the Purchaser a Settlement amount up to the original Purchase price of the furniture where permitted by applicable law. We are not obligated to offer this option, and You are not obligated to accept it.
- 3.2. Customer's Own Material ("COM"):** Material or items provided by You for customization of the covered furniture, such as (a) fabric that You Purchased independently and provided for furniture upholstery or (b) a specialized frame.
- 3.3. Furniture Set:** Sectionals, dining chair groups, chair and ottoman sets, or identical items with the same SKU number. A set is a single item for purposes of Reselection.
- 3.4. Lessee:** The person signing and original Lessee under a LTO with Purchase rights.
- 3.5. Lessor:** The company leasing furniture to Lessee under a LTO.
- 3.6. LTO:** Acquiring Your furniture through a lease-to-own agreement.
- 3.7. Matching Pieces:** Items that have identical fabric color and/or print; wood color, finish, inlay, and carving; or other characteristic designs that tie the pieces together as Matching Pieces. Examples of Matching Pieces include but are not limited to: a coffee table with matching end tables, or a sofa and chair with the same fabric and design.
- 3.8. Plan:** This Protection Plan or service contract between You and Us.
- 3.9. Purchase:** Acquire and take ownership of the furniture covered by this Plan through a sales transaction; or through a LTO.
- 3.10. Replacement:** A Replacement replaces the affected area, component, or piece of furniture. We will attempt to match the color to the areas that We have not repaired or replaced. Please understand that dye lots vary and furniture may fade over time, so You might find slight unavoidable differences in color. We reserve the right to use appropriate parts provided by a company other than the original manufacturer, at our sole discretion, whether or not the original manufacturer has parts available.
- 3.11. Reselection:** Reselection provides a financial credit for You at the store location where You Purchased Your furniture. The amount of the credit will be the original Purchase price of the affected piece of furniture or Furniture Set. If the original furniture item is no longer available at the store location where You Purchased Your furniture, You may select a new furniture item, set, and any Matching Pieces listed on Your original sales receipt. Your Reselection store credit will expire sixty (60) days after We notify You of Your credit. Our obligations under this Plan for a claim for which We provide a Reselection end when We notify You of Your credit. If You allow Your store credit to expire, We will make no additional attempt to resolve Your claim for the affected piece of furniture under this Plan.
- 3.12. Refund:** A Refund pays You the amount of Your original purchase price for this Plan, under certain circumstances as indicated in Section 5. Service Procedures of this Plan.
- 3.13. Seam Separation:** Seam separation is defined as the stitching coming apart. Ripping or tearing beside the stitching is not considered seam separation.
- 3.14. Term:** The period beginning on the delivery date of Your furniture covered under this Plan and ending five (5) years later, or when our obligations under this Plan terminate according to the terms in this Plan document. You may not renew this Plan.
- 3.15. We, Us:** Guardsman, a division of The Valspar Corporation, or its affiliate Engineered Polymer Solutions, Inc., depending on Your state of residence.

**3.16. You or the Purchaser:** The person who made the original Purchase (as defined in section 3.9.) of the this Plan and the furniture covered by this Plan. Any reference to You or Purchaser shall mean the Lessee and not the Lessor under a LTO.

#### 4. Eligibility

**4.1.** This Plan only covers new furniture that You Purchased and must be:

**4.1.1.** Free of stains and damage when delivered or installed in Your U.S. or Canadian residence. Preexisting stains and damage are not covered.

**4.1.2.** For Your personal indoor use only in Your U.S. or Canadian residence. This Plan does not cover furniture that You rent or lease to others, that is left in the care or custody of others, used commercially, or used for other non-residential purposes.

**4.2. If Your furniture is under a LTO:** Accidental stains and damage reported to Us while Your furniture is under a LTO are only eligible for the services described in paragraphs 5.1.1. and 5.1.2. of the Service Procedures section of this Plan. Any Replacement, Reselection, Refund, or Cash Settlement described in paragraphs 5.1.3., 5.1.4. or 5.1.5. will be arranged with the owner of the furniture at the time the Replacement, Reselection, Refund, or Cash Settlement is made. This will be the Lessor if You have not yet acquired ownership of the furniture through LTO. The Lessor is responsible for applying any Refund or Cash Settlement toward Your remaining LTO.

#### 5. Service Procedures

**5.1.** If Your furniture is stained or damaged during the Term, and the type of stain or damage is covered under this Plan, We will provide service using one or more of the following procedures. Our service begins with Step 1 below. If You decide that Step 1 below does not fully address the stain or damage, We will move to one or more of the other Steps below.

**5.1.1. Step 1. Cleaning Kit for Stains:** We may provide You with a cleaning kit or advice on how You may be able to remove the stain, if You would like to try removing the stain Yourself. If You do not, or if You decide that method does not fully address Your covered stain and You inform Us by returning the claim form to Us within 30 days of Your reporting the stain to Us, We will move to one of the next steps below.

**5.1.2. Step 2. Technician Assessment and Service:** If You submit a claim form and a technician may be able to provide service to repair the covered stain or damage, We will send an authorized technician to assess the stain or damage and perform repairs if the technician determines that the stain or damage can be repaired. All repairs will be performed in a professional and workmanlike manner. If the technician's service does not repair the stain or damage to Your furniture, You must notify Guardsman within 30 days of when the technician serviced Your claim.

**5.1.3. Step 3. Replacement or Reselection:** If the technician cannot remedy the stain or damage, We will arrange to provide a Replacement or, if a Replacement is not available, then a Reselection at the retail store location where You bought the Plan, or a Refund as described in section 5.1.4.

**5.1.4. Refund:** If We are unsuccessful in repairing the stain or damage to Your furniture and We are unable to provide a Replacement or Reselection because, for example, the retail store location where You bought the Plan has closed, no longer carries Guardsman Plans, changed ownership, or stopped selling furniture, or You have moved from the original store location's operating area since Your Purchase, We will provide You a Refund of the Purchase price of the Plan rather than a Replacement or Reselection.

**5.1.5. Cash Settlement:** At our discretion, We may offer You a Cash Settlement, which You can choose to accept instead of a Replacement or Reselection. We are not obligated to offer a Cash Settlement, and You are not obligated to accept it.

**5.2.** If We provide a Replacement or Reselection, You agree the stained or damaged furniture becomes the sole property of Guardsman. You will surrender possession of the stained or damaged furniture at the time of delivery of the Replacement or Reselection furniture, unless We have agreed to other arrangements with You.

**5.3.** Replacement, Reselection, Refund or Your acceptance of a Cash Settlement will complete the coverage and all our obligations under this Plan for the stained or damaged area, component, or piece of furniture. A Replacement area, component, piece of furniture and Reselection furniture are ineligible for coverage and future claims under this Plan. However, other original areas, components, or remaining covered furniture continue to be covered, subject to the terms of this Plan.

**5.4.** Replaced or Reselected furniture is not eligible for a new Guardsman Protection Plan.

#### 6. What is Covered

This Plan provides coverage for the following accidental stains or damage that arise from a specific occurrence, except for what is listed in the "What is Not Covered" section.

##### 6.1. Fabric, Leather, Nubuck, and Vinyl Upholstered Furniture:

**6.1.1.** Household stains, such as those caused by food and beverages, nail polish and nail polish remover, human and pet bodily fluids (not including perspiration, hair oils, or body oils).

**6.1.2.** Punctures, cuts, tears, or rips.

**6.1.3.** Burns that are not caused by a fire.

**6.1.4.** Seam separation.

**6.1.5.** Zipper and button breakage.

**6.1.6.** Operational or structural failure of frames, springs, mechanisms, motors, levers or hand wands, or power or remote cords used for sleeper, reclining, and inclining applications. However, these items are covered only if they were previously covered by an original manufacturer's warranty that has expired.

**Note:** Items in 6.1.4. through 6.1.6. are covered whether the damage arises from a specific occurrence or from normal use.

##### 6.2. Wood and Other Hard Surface Furniture:

**6.2.1.** Household stains, such as those caused by food and beverages, nail polish and nail polish remover, human and pet bodily fluids (not including perspiration, hair oils, or body oils).

**6.2.2.** Liquid marks and rings.

**6.2.3.** Breakage.

**6.2.4.** Scratches, gouges, or chips.

**6.2.5.** Burns or heat marks that are not caused by a fire.

**6.2.6.** Checking, cracking, bubbling, or peeling of the finish.

**6.2.7.** Chips, scratches, and breakage of glass or mirrors.

**6.2.8.** Loss of silvering on mirrors.

**6.2.9.** Operational or structural failure of frames, springs, mechanisms, motors, levers or hand wands, or power or remote cords used for sleeper, reclining, and inclining applications. However, these items are covered only if they were previously covered by an original manufacturer's warranty that has expired. These items are covered whether the damage arises from a specific occurrence or from normal use.

#### 7. What is Not Covered

Some causes and some types of stains and damage are not eligible and are therefore excluded from coverage under this Plan. This Plan provides no coverage or service for any of the following.

**7.1. Failure to Perform Your Responsibilities.** Any stain or damage, if You have not fulfilled Your responsibilities as described in this Plan.

**7.2.** When the actions listed in the "How to File A Claim" have not been followed.

**7.3.** Any stain or damage that is not specifically listed under Section 6, "What is Covered."

**7.4.** Any stain or damage of unknown origin.

**7.5. Wear-and-tear.** This Plan does not cover cleaning, maintenance, or stains and damage caused by normal or ordinary wear-and-tear, including but not limited to:

**7.5.1.** Scuffing, scrapes, or other surface abrasions, including pilling or fraying of fabric, and surface scratches on leather.

**7.5.2.** Loose joints.

**7.5.3.** The buildup of stains, soil, or damage that accumulates gradually over time from repeated use rather than from a specific occurrence. This includes, but is not limited to, stains from perspiration, hair oil, or body oil.

**7.6. Manufacturer Quality Issues.** This Plan does not cover manufacturer's product quality issues, including but not limited to the following:

**7.6.1.** Stress tears (tearing or ripping of upholstery within one-half inch of and parallel to the seam line) or fabric flaws.

**7.6.2.** Fading, color loss, or color change.

**7.6.3.** Loss of foam and/or inner spring resiliency (including body impressions).

- 7.6.4. Cracking and peeling of leather or vinyl.
- 7.6.5. Natural leather markings such as, but not limited to, scars, insect bites, brand marks, and wrinkles.
- 7.6.6. Damage resulting from defects in design, materials or workmanship, except for damage specifically listed in the “What is Covered” section.
- 7.7. **Ineligible Furniture and Components.** This Plan does not cover the following items:
  - 7.7.1. Mattresses.
  - 7.7.2. Suede, embossed, stamped, or exotic leathers.
  - 7.7.3. Split-grain leather hides used in seat cushions, back cushions, or arm areas.
  - 7.7.4. “X” cleaning code and non-colorfast fabric (fabric that loses color even when cleaned according to the manufacturer’s cleaning instructions).
  - 7.7.5. Stains or damage to furniture that occur prior to delivery, including pre-existing stains or damage to floor samples or other furniture sold “as-is.”
  - 7.7.6. Furniture areas made or upholstered with the Customer’s Own Material (COM). However, non-COM areas or components may be eligible for service.
  - 7.7.7. Components and mechanisms integrated into furniture, including but not limited to adjustable bed frames, sinks, plumbing, robotics, TV lifts, electronics, USB ports, electrical outlets, electrical appliances, fireplaces, clocks, or others that are not included in Section 6, “What is Covered.”
- 7.8. **Other Items Not Covered.**
  - 7.8.1. Odors, including odors that remain after a visible stain is cleaned.
  - 7.8.2. Stains or damage covered under any maintenance plan, manufacturer’s warranty, extended warranty, homeowner’s or renter’s or other insurance policy, credit card protection program, LTO, or other protection plan.
  - 7.8.3. Stains or damage caused during furniture delivery, assembly, installation, or transportation.
  - 7.8.4. Stains or damage caused by:
    - 7.8.4.1. Structural problems, including but not limited to skylights, roofs, or water pipes.
    - 7.8.4.2. Appliance malfunctions, including but not limited to air conditioners and water heaters.
    - 7.8.4.3. Fire, smoke, flood, other natural disaster, or act of God.
    - 7.8.4.4. Theft, vandalism, or as a result of any other illegal activity.
    - 7.8.4.5. Independent contractors not retained by Guardsman to repair Your furniture, such as but not limited to cleaning or maintenance personnel, painters, or other repair or contractor services.

**8. Non-Household Environments**

This Plan covers indoor furniture while You are using it in Your residence. This Plan does not cover stains or damage that occur in non-household environments, including but not limited to:

- 8.1. Before the furniture is delivered to Your residence; while the furniture is located somewhere other than within Your residence, including but not limited to, when in storage, being moved to or from storage, or between residences.
- 8.2. Furniture that is or has been used for business, commercial, institutional, or rental purposes other than LTO, including but not limited to, furniture used for a daycare center or furniture used in premises rented to others, regardless of the length of the rental period.

**9. Improper Maintenance, Care, or Misuse**

It is Your responsibility to take proper care of the furniture and to clean it by methods recommended by the manufacturer of the covered furniture. This Plan does not cover:

- 9.1. Stains or damage caused by:
  - 9.1.1. Failure to care for and maintain the furniture according to the manufacturer’s warranty.
  - 9.1.2. Use of furniture for a purpose other than that for which it was designed.
  - 9.1.3. Cleaning methods other than those recommended by the furniture manufacturer. This includes color loss or color change.
    - 9.1.3.1. For a list of codes and their meanings, visit [guardsman.com/cleaningcodes](http://guardsman.com/cleaningcodes). Fabric cleaning codes on upholstered furniture can also be found on the manufacturer’s ID tag.
    - 9.1.3.2. For a list of leather types and definitions covered by this Plan, visit [guardsman.com/leathertypes](http://guardsman.com/leathertypes).
- 9.2. Stains or damage caused by animals (beaks, teeth, and claws), except stains caused by a specific incident of pet bodily fluids, as expressly described in Section 6, “What is Covered.” However, repeated incidents of bodily fluid stains are considered non-accidental occurrences and are not covered under this Plan.
- 9.3. Furniture that shows signs of infestation by insects, bed bugs, termites, cockroaches, rodents, or other vermin.
- 9.4. Stains or damage caused by or resulting in mold or mildew.
- 9.5. Stains or damage caused by (a) intentional acts or (b) non-accidental acts or omissions which, in our sole discretion, are determined to have been reasonably preventable and are severe, excessive, extreme, or repetitious in nature, such as, but not limited to, cuts, rips, teething marks, tears, ink, paint, crayon, marker, or pencil damage.

**Arbitration: READ THE FOLLOWING ARBITRATION PROVISION (“ARBITRATION PROVISION”) CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO OBTAIN RELIEF OR DAMAGES THROUGH COURT ACTION.**

You agree that all **claims**, disputes or controversies of any nature whatsoever arising out of, relating to, or in connection with (1) this Plan and Your purchase thereof and (2) the validity, scope, interpretation, or enforceability of the entire **Plan, this Arbitration or any other part of the Plan (“Claim”)**, shall be resolved exclusively by binding arbitration in Grand Rapids, Michigan in accordance with the International Institute for Conflict Prevention and Resolution Rules for Non-Administered Arbitration by a single arbitrator. The arbitration shall be governed by the substantive laws of the State of Michigan applicable to contracts made and to be performed therein, without application of any conflicts or choice of law rules, and by the Federal Arbitration Act, 9 U.S.C. § 1, et. seq., as amended (“**FAA**”). The arbitrator shall have no power or authority to order or grant any equitable remedy, or relief or any remedy or relief that a court could not order or grant under applicable law, and shall have no authority to award punitive, treble, or any other form of enhanced damages. The arbitrator shall render the award in writing and shall include findings of fact and conclusions of law upon which the award is based. Each party shall pay their own attorneys’ fees and expenses relative to arbitration. All costs and expenses of the arbitration (other than the parties’ attorney’s fees and expenses), including the arbitrator’s fees and expenses, shall be allocated between the parties according to the arbitrator’s discretion as set forth in the award. The arbitrator’s award may be confirmed and entered as a final judgment in any court of competent jurisdiction and enforced accordingly. If any portion of this Arbitration Provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of the Arbitration Provision. This Arbitration Provision may be enforced by any court of competent jurisdiction, and the party seeking enforcement shall be entitled to recover all costs and expenses, including reasonable attorneys’ fees, against the party against whom enforcement is ordered.

You agree that any arbitration proceeding shall proceed solely on an individual basis without any right for any claims to be arbitrated on a class action, multiple plaintiff, consolidated, or similar basis, or on bases involving claims brought by **You** in a purported representative capacity on behalf of others. The arbitrator’s authority to resolve and make written awards is limited solely to claims between **You** and **Us** alone. Your Claims may not be joined or consolidated with any claims or disputes involving others. No arbitration award with respect to Your Claim’s shall have any preclusive effect as to any **claims** or issues in any disputes with anyone who is not a named party to the arbitration of Your Claims. For CA Residents, the Arbitration Provision is amended to include the following: (1) Pursuant to California Civil Code sections 51.7 (Ralph Civil Rights Act) and 52.1 (Bane Civil Rights Act), the option to arbitrate any Claim is solely at Your discretion; (2) If arbitration is elected, this does not waive Your right to file and pursue civil action or complaint; (3) If any statement found within this Plan contradicts this section, this section shall take precedence. For WA residents, any arbitration proceeding shall be held at a location in closest proximity to the service contract holder’s permanent residence.

**GUARDSMAN IS NOT LIABLE UNDER THIS PLAN FOR ANY CONSEQUENTIAL OR INCIDENTAL DAMAGES RELATING TO EITHER SERVICES PROVIDED UNDER THIS PLAN OR ITEM COVERED BY THE PLAN.**

**STATE SPECIFIC REQUIRED DISCLOSURES AND TERMS AND CONDITIONS:**

**Not Insurance; Parties. THIS PLAN IS NOT INSURANCE.** Coverage afforded under this Plan is not guaranteed by any state Property & Casualty Insurance Guaranty Association. There is no deductible under the Plan. Rights under the Plan, including the right to return, cancel or void the Plan, may not be sold or transferred and apply only to the original purchaser. Your Sales Receipt and the information contained therein, including Your identity, the name and location of the selling retailer, the item covered by and the purchase price of this Plan, are incorporated into this Plan by reference. We do not use an independent administrator for administering the Plan, although the retailer from whom You purchased it may provide You with certain Services as described in this service contract.

**CA and OR RESIDENTS:** Valspar Industries LLC is the administrator and Valspar Corporation is the Obligor with respect to CA, located at 4999 36th Street SE, Grand Rapids, MI 49512. Valspar Corporation is the Obligor and the provider with respect to OR.

**CT, FL, NM, OK, UT & WA RESIDENTS:** The Obligor and Plan provider is Engineered Polymer Solutions, Inc., a wholly owned subsidiary of The Valspar Corporation.

**Service Requests & Emergency Repairs.** Service requests are fulfilled only when a Guardsman approved service technician makes the repair. This Plan does not provide for 24 hour emergency repairs except in **AR, MO, OR, SC, UT and WA**. In those states, if the covered item under the Plan requires a bona fide and necessary need for emergency repair to the covered item under the Plan to avoid imminent safety hazard, and repair cannot be performed by Guardsman during its normal business hours, Monday-Thursday, 8 a.m.-5 p.m., and Friday, 8 a.m.-4 p.m., Your local time, You may obtain Services for such emergency repair from Guardsman or any qualified service provider, and Guardsman will reimburse You up to the amount of Guardsman's negotiated service rate with its approved service technician for the reasonable and customary costs You incur for such emergency repair to the extent Guardsman determines that the damage requiring such emergency repair are covered under the Plan.

**Right to Return and Return Period.** If You Purchased the Plan in **AL, AR, CO, MA, ME, MN, MO, NJ, NM, NY, NV, SC, WA or WY**, You may return the Plan to the retailer from whom You Purchased it for a full Refund of its Purchase price within 20 days after Our mailing date of the Plan to You if You received the Plan by mail or 10 days after delivery of the Plan to You at time of sale by the retailer from whom You Purchased the Plan if, except as provided below, You have not made a claim during the Return Period under the Plan. You may return the Plan to the retailer from whom You Purchased it for a full Refund of its Purchase price. You do not have the right to return the Plan after the expiration of the applicable return period, or have the right to return or cancel the Plan if You return the product covered or it is sold, lost, stolen, or destroyed, except as provided below.

In **CA**: within 60 days after Your receipt of the Plan, but, if You have made a claim under the Plan during the 60 day Return Period, the Refund will be reduced by the claim amount. In **HI**: within 30 days after Our mailing date of the Plan to You if You receive the Plan by mail or 20 days after delivery of the Plan to You at time of sale by the retailer or seller from whom You Purchased the Plan.

In **IL**: within 30 days after Your purchase of the Plan, reduced by a return fee amount We will charge You which will be the lesser of 10% of the Purchaser price of the Plan or \$50.00.

In **MD**: within 20 days after Our mailing date of the Plan to You if You receive the Plan by mail or delivery of the Plan to You at time of sale by the retailer or seller from whom You Purchased the Plan.

In **TX**: within 30 days after Your purchase of the Plan, but, if You have made a claim under the Plan during the 30 day Return Period, the Refund will be reduced by the claim amount.

In **VT**: within 20 days after Your receipt of the Plan.

In **WI**: within 15 calendar days after delivery of the Plan to You.

**Return Refund Penalty.** If You Purchased the Plan in **AL, AR, CO, HI, MA, MD, ME, MN, MO, NJ, SC, TX, VT or WY** and You are entitled to a return Refund, if We do not send Your Refund payment within 45 days after You return the Plan, We will also pay You a penalty of 10% of the Purchase price of the Plan for each month after that 45 day period until We send Your Refund payment. If You Purchased the Plan in **CA, NM, NV, NY or WA** and You are entitled to a return Refund, if We do not send Your Refund payment within 30 days in **CA, NY and WA**; 45 days in **NV**; and 60 days in **NM** after You return the Plan, We will also pay You:

In **CA**: interest of 10% per annum on the Refund amount due for each 30 day period (or fraction thereof) after that first 30 day period until We send Your Refund payment;

In **NM**: a penalty of 10% of the Purchase price of the Plan for each 30 day period after that 60 day period until We send Your Refund payment.

In **NV**: a penalty of 10% of the Purchase price of the Plan for each 30 day period after that 45 day period until We send Your Refund payment.

In **NY and WA**: a penalty of 10% of the Purchase price of the Plan for each month after that 30 day period until We send Your Refund payment.

**Right to Cancel After Return Period.** You may cancel the Plan after the applicable Return Period in Your state (whether or not You have made a claim under the Plan during the Return Period) if you reside in **AL, AZ, CA, IL, OK or TX**. You must provide written notice of cancellation to Guardsman, and Guardsman will Refund You a pro rata portion of the Plan's Purchase price based on the time remaining under its Term less:

In **AL**: an administrative fee of \$25.00.

In **AZ**: Guardsman's administrative expenses associated with the cancellation.

In **CA**: less any claims paid or cost of repairs previously made under the Plan and a cancellation fee equal to the lesser of 10% of the Plan's Purchase price or \$25.00. If We do not send Your Refund payment within 30 days after You cancel the Plan, We will also pay You interest of 10% per annum on the Refund amount due for each 30 day period (or fraction thereof) after that first 30 day period until We send Your Refund payment.

In **IL**: any claims paid or cost of repairs previously made under the Plan and less a cancellation fee equal to the lesser of 10% of the Plan's Purchase price or \$50.00.

In **OK**: any claims paid or cost of repairs previously made under the Plan and less a cancellation fee not exceeding \$50.00.

In **TX**: any claims previously paid under the Plan and less a cancellation fee not exceeding \$50.00. If We do not send Your Refund payment within 45 days after You cancel the Plan, We will also pay You interest of 10% per annum on the Refund amount due for each month after that 45 day period until We send Your Refund payment.

You may cancel the Plan after the applicable Return Period in Your state (whether or not You have made a claim under the Plan during the Return Period) if you reside in **GA, ME, or NV** as follows:

In **GA**: You must demand cancellation of the Plan and surrender it to Guardsman, and Guardsman will Refund You the excess of the Plan's Purchase price above the customary short rate for the expired number of days of the Plan. You are entitled to make a direct claim against the insurer that insures Guardsman's obligations under the Plan upon Guardsman's failure to pay any claim or Refund amount owed to You within 60 days after proof of loss or notice of cancellation has been filed with Guardsman.

In **ME**: You must provide written notice of cancellation to Guardsman 15 days prior to the date of cancellation of the Plan, containing the date of cancellation and reason for cancellation, and Guardsman will Refund You a pro rata portion of the Plan's purchase price based on the number of days remaining under its Term less any claims paid or cost of repairs previously made under the Plan and less a cancellation fee not exceeding 10% of the Plan's purchase price.

In **NV**: less any claims paid or cost of repairs previously made under the Protection Plan and a cancellation fee equal to the lesser of 10% of the Protection Plan's Purchase price or \$25.00. You do not have the right to recover any consequential damages related to this Protection Plan against Guardsman or any of its affiliates.

**Full Faith & Credit; Reimbursement Insurance. GUARDSMAN'S OBLIGATIONS UNDER THIS PLAN ARE BACKED BY THE FULL FAITH AND CREDIT OF GUARDSMAN AND (EXCEPT IN CERTAIN STATES AS SPECIFIED BELOW) ARE NOT GUARANTEED UNDER A SERVICE CONTRACT REIMBURSEMENT INSURANCE POLICY.**

**CA, CT, GA, ME, NJ, UT, WA, WI & WY RESIDENTS:** Obligations of the Provider under the Plan are insured and guaranteed by a reimbursement insurance policy issued by Old Republic Insurance Company, 133 Oakland Av., Greensburg, PA 15601. If Guardsman becomes bankrupt or insolvent, is otherwise unable to, or fails to pay a covered claim within 60 days of filing proof of loss, You may make a claim under the reimbursement policy directly to Old Republic by calling 866-427-3767, except in **WA**, where You have a right to make a direct claim to Old Republic for a covered claim. **THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE STATE OFFICE OF THE COMMISSIONER OF INSURANCE OR INSURANCE DEPARTMENT.**

**Unresolved Disputes. CT, NH, TX, SC & UT RESIDENTS:** If You have an unresolved complaint or dispute under the Plan, or questions concerning Guardsman or its regulation as a service contract provider, You may contact or file a complaint with Your state insurance regulatory authority. **CT:** Consumer Affairs Division of the Connecticut Insurance Dept. State of Connecticut, Insurance Dept., P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. **NH:** New Hampshire Insurance Dept. at 21 South Fruit Street, Suite 14, Concord, NH 03301, or call 603-271-2261. **TX:** Texas Dept. of Licensing and Regulation at P.O. Box 12157 Austin, Texas 78711 or call 800-578-4677. **SC:** South Carolina Dept. of Insurance, 1201 Main Street, Suite 1000, Columbia, SC 29201, or call 803-737-6227. **UT:** Utah Insurance Dept. at Utah Dept. of Insurance, State Office Building, Room 3110, Salt Lake City, UT 84114-6901.

**FL RESIDENTS:** The Plan does not provide coverage for accidental damage from handling or operational or structural failure.

**WI RESIDENTS:** Wisconsin residents are not required to report damage within 5 business days as stated under the "How to File a Claim" Section, on page 1; however notice of loss should be made as soon as reasonably possible and within 1 year from the date of loss.