

**Auto Deductible Reimbursement Benefit (ADR)
TERMS AND CONDITIONS**

I. Definitions

Auto Insurance Policy refers to a policy of insurance issued to the **Member** for which the **Member** is an **Auto Policy Named Insured** covering an automobile owned or leased by the **Member** against all risks of direct physical damage. The **Auto Insurance Policy** must be valid and active.

Auto Policy Named Insured refers to any person, specifically designated by name as an insured(s), or as a covered or additional driver on the declaration page of the **Auto Insurance Policy** for the **Covered Auto**.

Covered Auto refers to a non-commercial, four (4) wheel auto of the **Member** which is recognized and covered by the **Auto Insurance Policy** issued to the **Member** for which the **Member** is the **Auto Policy Named Insured**, and the auto is owned or leased by the **Member** evidenced by the title of the auto, registration of the auto, or the **Member** is designated a borrower of the auto.

Loss refers to an accidental physical loss or damage to the **Member's Covered Auto** for which the Auto Insurance Company has approved and paid a collision or comprehensive claim which exceeds the **Auto Insurance Policy** deductible for the **Covered Auto**.

Member refers to the individual who is added as a participant under the program provider's auto deductible reimbursement blanket policy.

Member Effective Date refers to the date the **Member** is added as a participant under the program provider's auto deductible reimbursement blanket policy.

Theft refers to the taking or removing of property with intent to deprive the rightful owner. It includes robbery, burglary and larceny.

We, Us and Our refer to the insurer underwriting the Auto Deductible Reimbursement benefit.

Administrator refers to cynoSure Financial, Inc., P.O. Box 7690, St. Clair Shores, MI 48080.

II. Auto Deductible Reimbursement Benefit

We will reimburse the **Member** for a **Loss** to the **Member's Covered Auto** equal to the deductible limit shown on the **Member's Auto Insurance Policy** up to a maximum of \$500. Coverage is effective upon date of the **Member's** enrollment and will continue for two (2) years.

The Auto Deductible Reimbursement benefit does not apply if:

1. the **Member** does not have an in force **Auto Insurance Policy** on the **Member's Covered Auto** at the time of a **Loss**;
2. the claim under the **Member's Auto Insurance Policy** is not covered or has been denied by the **Member's** auto insurance company;
3. the **Loss** does not exceed the in force **Auto Insurance Policy** deductible;
4. the **Member's** auto insurance company has waived the **Auto Insurance Policy** deductible under the **Auto Insurance Policy**;
5. the **Loss** is for a Recreational Vehicle (RV), Trailer, Motor Home, All Terrain Vehicle (ATV), Motorcycle, Boat, Personal Water Craft (PWC) or any other vehicle that does not fall under the definition of a **Covered Auto**;
6. the Auto is used for commercial purposes or hire; or
7. the **Loss** is other than a Total Loss and the member does not repair the Auto.

Only one (1) Auto Deductible Reimbursement benefit will be paid per **Covered Auto** per **Loss** and there is NO LIMIT to the number of eligible **Losses** covered per **Member** per (12) month period.

III. BENEFIT LIMITS

1. The highest Auto Deductible Reimbursement benefit paid for any **Loss** is five hundred dollars (\$500)

IV. EXCLUSIONS

A. The Auto Deductible Reimbursement benefit will not apply to a **Loss** caused by or resulting from any of the following:

1. Delay, loss of market, loss of use, or any other causes of consequential loss, including (but not limited to) **Losses** arising from loss of time, inconvenience, lost profits or savings or other incidental, special, or consequential damages arising out of the use of or inability to use the **Member's Covered Auto**.
2. Intentional or dishonest acts by: the **Member** or anyone else with an interest in the **Member's Covered Auto**; the **Member's** employees or authorized representatives; whether or not acting alone or in collusion with other persons and whether or not occurring during the hours of employment.
3. Warlike action by military force including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other authority using military personnel or other agents; or
4. Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

B. The Auto Deductible Reimbursement benefit will not apply to a **Loss** caused directly or indirectly by any of the following:

1. Seizures or destruction of **Member's Covered Auto** by order of government authority;
2. Any weapon employing atomic fission or fusion; or
3. Nuclear reaction or radiation, or radioactive contamination from any other cause.
4. War, including undeclared or civil war.

Such **Loss** is excluded regardless of any other cause or event that contributes to the **Loss**, whether concurrently or in any other sequence.

C. The Auto Deductible Reimbursement benefit does not cover:

1. Any **Loss** involving liability or medical payments coverage provided for under the **Member's Auto Insurance Policy** including, but not limited to, personal injury to others, personal injury to others injured on the **Member's** property or damage to property of others.
2. Any **Loss** which occurred while the **Member** was not enrolled to receive the Auto Deductible Reimbursement benefit.
3. Any **Loss** of damage to a vehicle not defined as a **Covered Auto** including, but not limited to a watercraft, aircraft, manufactured home or other motorized items intended for storage, display, competition or habitation that may be recognized and covered by an **Auto Insurance Policy** showing the **Member** as a Named Insured

V. HOW TO FILE A CLAIM

Call the Claims Administrator at 1-877-296-4892 OR go to www.assuranceplus.com/claims to request a claim form. Notice of the Loss must have been provided to the Claims Administrator within 90 days of the date of **Loss**, but in no event later than 1 year from date of **Loss**. To process a claim the Claims Administrator must be sent a completed and signed claim form along with the following documents, within 180 days of the date of **Loss**, but in no event later than 1 year from date of **Loss**.

- 1) A copy of the **Automobile Insurance Policy** Declarations page in effect on the date of **Loss**.
- 2) A copy of the **Covered Auto** title, registration or loan/lease documents (if applicable) in effect on the date of **Loss**.
- 3) A copy of the estimate of repairs or the total **Loss** statement.
- 4) A copy of the claim payment check and/or settlement letter from the **Auto Insurance Company** showing the amount that was paid and that the deductible was satisfied.
- 5) A copy of the check, credit card charge, debit card charge or cash receipt showing the deductible was paid.
- 6) Any other information that may reasonably be requested in order to process the claim.

VI. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

If any person or organization to or for whom **We** make payment under this insurance has the rights to recover damages from another those rights are transferred to **Us**. That person or organization must do everything necessary to secure **Our** rights and must do nothing after a **Loss** to impair them.

This Auto Deductible Reimbursement benefit described herein is underwritten by an AM Best A rated carrier.

Personal ID Restoration Consulting

With Personal ID Restoration Consulting you will have the peace of mind of knowing that a professional is standing ready to help restore your good name if identity theft strikes. With this program, IF you become a victim, you receive the following benefits:

- ID Recovery Advocate to help recover your good name and rightful credit history.

- An ID Recover Package that includes activation forms and instructions for immediate action.
- A Personal Recovery Plan including
 - Assistance in placing Fraud alerts at the three major credit bureaus
 - Assistance in completing an Identity Theft Affidavit and Declaration of Fraud to establish your rights as a victim
- An assigned Advocate who is trained in identity recovery procedures, who will:
 - Work directly with law enforcement, the Social Security Administration, US Postal Service, Department of Motor Vehicles, etc., as applicable, to address any misuse of your personal information.
 - Research and document all fraudulent transactions, false accounts, or contracts signed with creditors, banks, utility companies, leasing agents, medical facilities, etc.
 - Manage your recovery until it can be confirmed that your pre-identity theft status has been restored, no matter how long it takes.
 - Document all incidents and their resolution in writing in a case file.
 - Provide post-recovery follow-up for 12 full months to address any additional fraudulent activity that may surface later.

Terms and Conditions

- Persons who are eligible for this benefit are called "Plan Members" and include people who become members of the Auto Advantage Program. Businesses are not eligible for benefits under this program.
- You may access recovery services under the Personal ID Restoration Consulting immediately, and you will continue to be a Plan Member for as long as you are a member in good standing as defined by the membership terms and conditions and you or the plan have not cancelled the membership (Membership Period).
- The benefits under this program are non-refundable, non-cancelable and non-transferable. Benefits not utilized will cease with no cash value.
- Personal ID Restoration Consulting do not cover reimbursement for financial losses of any kind arising from the identity theft or recovery therefrom.
- For purposes of benefits under this program, Identity Theft is defined as fraud that involves the use of a Plan Member's name, address, social security number, bank or credit/debit card account number, or other identifying information without the knowledge of the Plan Member, which is used to commit fraud or other crimes.
- Eligibility for recovery services is based on ID theft events that occur, are discovered, and reported to the named provider during the Membership Period. Persons who have identity theft events that occurred prior to the beginning of the Membership Period are not eligible for benefits under this program.
- Benefits are only available to residents of the United States. In the event of identity theft that occurs outside of the United States, identity recovery is only performed with agencies and institutions in the United States or territories where U.S. law applies.
- The provider will not provide credit counseling or repair to credit that legitimately belongs to a Plan Member.
- The provider may refuse or terminate services under this agreement if it is deemed that a Plan Member is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her portion of the recovery plan. The provider will not refuse or terminate services based on the complexity of the case.
- The provider cannot be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond its control.
- Personal ID Restoration Consulting are provided by cynoSure Financial, Inc.

How to Claim Benefits:

One call to cynoSure Financial, Inc. at 1-877-296-4892 will start the process. Within one business day, an Identity Theft Advocate will be assigned to personally manage and assist in the restoration of your Identity.

Warranty Vault™

Warranty Vault™: The on-line storage & organizing service that helps You to take full advantage of Your consumer product warranties while You are a member of the Auto Advantage Program.

Warranty Vault provides an on-line storage & organizing service that helps You to take full advantage of Your warranties for consumer products you have purchased. With minimal key strokes, you can enter, upload & store vital information about your warranty(s) and access this information 24/7 at one central location.

Should Your product need repair, the manufacturer will need copies of Your warranty and receipt. We'll keep everything on file for you, like your product manufacturer's phone numbers, sales receipts and copies of your warranty(s). No need to spend time digging through your drawers & files to find the information needed to utilize your warranty(s). They are now stored in one easy to use location.



Please note: Warranty Vault is a member service only. It is **not** insurance.

Let's Get Started Storing Your Product Warranty(s)

1. Go to <https://www.assuranceplus.com/WarrantyVault>
2. You will need Your Benefit ID (i.e. APG-1234567) located on the Welcome Letter page of your Terms & Conditions.
3. Follow the on-line steps to create your Warranty Vault account.
4. Have Your product warranty and receipt handy to complete the warranty storage form
5. Click on "Add Warranty" and fill in the product and warranty information and click "Save Warranty."
6. The next screen is a list of the warranties that You have stored. On the right side of the screen under "ACTION", You can click on "Update" to update Your warranty information or "Delete" to delete Your warranty registration.

Warranty Vault Service Cessation

When Your membership ends, You will have sixty (60) days following the end of Your membership in which to obtain copies of Your documents from the Warranty Registration. Following this sixty (60) day period, access to Your Warranty Information will be discontinued.

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PRIVACY POLICY

We recognize that your privacy is important to you and that you expect us to protect the information you provide us and to use it only in relation to the execution of the Member Benefit Programs (collectively referred to as "the Programs"). To protect your information, we have adopted and adhere to the following policy regarding the privacy of your nonpublic personal information and personally identifiable information (collectively "Nonpublic Personal Information").

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

A. INFORMATION THAT WE COLLECT

We will be collecting all or some of the following personal information: **name, address, home phone number, work phone number, cell phone number, auto policy number, and other information that permits us to contact or communicate with you.**

B. HOW WE COLLECT INFORMATION

All financial companies need to share customers' personal information to run their everyday business. In the section below (Section C), we list the reasons we share their customers' personal information; the reasons they choose to share; and whether you can limit this sharing.

We collect this Nonpublic Personal Information through various sources, including:

- Information we receive from you on **new account forms, fact-finding questionnaires, product and service applications, and other forms;**
- Information we receive from you, **in writing, electronically, through the telephone, or through our website, when you communicate with us, or request information about the Programs;**

C. INFORMATION THAT WE DISCLOSE AND TO WHOM WE DISCLOSE IT

As permitted by law and as outlined in this policy, we disclose Nonpublic Personal Information only to unaffiliated third parties that provide services to us or with whom we have contractual relationships to allow us to administer the Programs and conduct our everyday business purposes. These third parties with whom we may share your Nonpublic Personal Information include:

- The company which prepares the documents associated with the Programs;
- The company which assists in the processing of your data and makes it available to us so we may administer the Programs.

D. STEPS WE TAKE TO PROTECT YOUR INFORMATION

We have enacted security policies and procedures designed to prevent unauthorized use or access to your Nonpublic Personal Information. Your information is only available to our employees for various business purposes, such as processing or servicing claims, and those fulfilling compliance, legal or audit functions. We use password protection to prevent access by unauthorized personnel, and we employ other physical, electronic, and procedural safeguards to ensure the protection of your Nonpublic Personal Information in accordance with state and federal privacy regulations.

E. AMENDMENTS TO OUR PRIVACY POLICY



When we make material amendments to our Privacy Policy we will post an appropriate notice on our website. In addition, we may send you an amended version of our Privacy Policy through the mail.

F. YOUR RIGHTS

Federal law gives you the right to limit sharing for affiliates' everyday business purposes - information about your credit worthiness; affiliates from using your information to market to you; and sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.