

MECHANICAL PROTECTION PLAN

Administered by:
MPP CO., INC.

P.O. Box 634
Shawnee Mission, Kansas 66201
Call Toll Free 1-800-747-4400

In Florida, Administered by:
OLD UNITED CASUALTY CO.
(Florida License # 03041)
P.O. Box 795
Shawnee Mission, Kansas 66201
Call Toll Free 1-800-866-6090

EXECU-CARE LEASE WEAR COVERAGE

XX MONTHS

AGREEMENT HOLDER:
JOE CUSTOMER
123 UPYOUR STREET
ANYTOWN, KANSAS 12345-6789

AGREEMENT NUMBER:
123456
COVERED VEHICLE VIN:
12345678912345678

MPP MECHANICAL PROTECTION PLAN	
Vehicle I.D. No. 12345678912345678	Agreement No. 12345678
XX \$100 Deductible	EXECU-CARE LEASE WEAR
JOE CUSTOMER	
Your coverage expires at the expiration date or the expiration mileage noted on your actual Vehicle Service Agreement.	

Agreement Expiration Date: **Agreement Expiration Mileage:** **Deductible**
XX/XX/XXXX N/A \$100

COVERAGE UNDER THIS AGREEMENT STARTS ON THE DATE IT IS PURCHASED AND ENDS ON XX/XX/XXXX.

This is your Mechanical Protection Plan Agreement. Please review the information herein to verify that the following information is correct:

- Name
- Vehicle I.D. Number
- Type of Coverage
- Deductible
- Agreement Term Months and Miles
- Expiration date and Expiration miles

If any of the above information is incorrect, or if you have any questions, please call the administrator.

MPP 2008 ECLEASE 808

NEW VEHICLE SERVICE AGREEMENT EXECU-CARE LEASE WEAR

This Agreement is between the Agreement Holder (“YOU” and “YOUR”) and the provider (“WE”, “US”, and “OUR”). The provider means the Party with primary responsibility for providing the protection described in this Vehicle Service Agreement. Please refer to Appendix A of this Agreement. The purchase of a Vehicle Service Agreement is not required in order to lease, purchase or obtain financing of a motor vehicle.

KEY TERMS

“COMMERCIAL PURPOSES”: Carrying goods or passengers of any kind for compensation. This includes, but is not limited to, using a vehicle as a taxi, or for livery or delivery service. Commercial Purposes shall also mean used as a police car, emergency vehicle, commercial towing, for snow removal or used in any business by more than one driver on a regular basis.

“COST”: The usual and fair charges for parts and labor to repair or replace Covered Equipment, Parts and Surfaces. Cost of repairs or replacement shall in no event exceed \$5,000.00, less the applicable deductible.

“COVERED VEHICLE”: The vehicle described above which does not exceed 10,500 pounds Gross Vehicle Weight, is principally garaged and used in the United States, is not used for Commercial Purposes, and for which payment was made and a Vehicle Service Agreement was issued.

“EXCESS WEAR AND TEAR”: The depreciation beyond normal wear and tear, as outlined in Your Lease/Finance Agreement, of Covered Equipment, Parts and Surfaces listed under Coverage Provided and which Cost is charged by the Lessor/Lienholder at Lease/Finance Term Expiration Date upon return of the Covered Vehicle to the Lessor/Lienholder.

“LEASE/FINANCE AGREEMENT”: The agreement which represents the contractual duties between the Lessor/Lienholder and the Lessee/Purchaser for the lease/finance of a Covered Vehicle, and which sets the terms, conditions, effective date, and expiration date of this Vehicle Service Agreement.

“LEASE/FINANCE TERM EXPIRATION DATE”: The date (scheduled end) in which the Lease/Finance Agreement and all coverage under this Vehicle Service Agreement shall expire. This date shall be dictated by the original Lease/Finance Term Months past the Lease/Finance Term Effective Date.

“DEALER”: The named Dealer from whom the Covered Vehicle was leased/purchased and coverage under this Vehicle Service Agreement was purchased through.

“LESSOR/LIENHOLDER”: The financial institution to whom the customer is obligated to make payments to under his/her Lease/Finance Agreement.

WHAT THIS AGREEMENT COVERS

In return for Your payment for this Agreement and subject to its terms, You will be provided with the protection described herein. Upon Your Lease/Finance Term Expiration Date and returning the Covered Vehicle to the Lessor/Lienholder, this

Vehicle Service Agreement will pay to repair, replace or reimburse You the Covered Excess Wear and Tear Cost expense charged by the Lessor/Lienholder. The maximum aggregate amount that will be paid for Excess Wear and Tear Cost expense resulting from any one or any combination of Covered Equipment, Parts or Surfaces shall not exceed \$5,000.00, subject to the applicable deductible.

This Vehicle Service Agreement applies to the following list of original manufacturer or dealer installed (at lease/finance inception) Covered Equipment, Parts and Surfaces, unless otherwise excluded herein. All other equipment, parts, surfaces, failures, losses or damages are not covered.

COVERED EQUIPMENT, PARTS AND SURFACES

Paint Damage

Exterior surface dents, scratches, chips, pits, rust, corrosion, or cracks

Glass chips, breakage, discoloration, stone bruises, sand damage, and pits

Excess tire wear with less than 1/8 inch remaining tread

Headlamp, running and fog light lenses

Tail, turn signal and brake light lenses

Sealed Beams, halogen and light bulbs

Bumpers, Step Bumpers and Surrounding trim

Alloy and steel Wheels

Wheel Covers

Audio equipment, speakers and systems

Convertible Tops/Vinyl Tops

All fasteners including, but not limited to, bolts, studs, pins, clips, and retainers

Upholstery/Interior surface rips, tears, stains and spotting

Carpeting rips, tears, stains and spotting

Muffler, tail pipe, header pipe, catalytic converter (excludes manifold)

Rubber door seals

Side and rear view mirrors

Hood ornaments

Belts and Hoses

Brake rotors, drums, pads, lining, and shoes

Shock absorbers and strut insert cartridges

Door, trunk, tailgate

HOW TO MAKE A CLAIM

In the event of covered loss, You must notify the administrator of each potential claim for loss as soon as practical, but in no event, later than sixty (60) days of the Lease/Finance Term Expiration Date. Failure to submit a claim within the required sixty (60) days may result in denial of the claim. For each claim, You must provide the following information to the administrator:

1. Copy of Lease /Finance Agreement.

2. Execu-Care Lease Wear Vehicle Service Agreement.

3. Copy of Vehicle Return and Condition Report

4. Detailed Copy of Lessor's/Lienholders Notice of Excess Wear and Tear Charges.

5. Your Paid Receipt (for reimbursement if you have already paid the charges).

If the Lessor/Lienholder extends the Lease/Finance Term Expiration Date of the original Lease/Finance Agreement, this Agreement may be extended for up to two (2) additional months. Please notify the administrator to obtain the additional premium cost. The additional premium cost and a copy of the Lease/Finance Extension Agreement must be received by the administrator prior to the original Expiration Date of this Agreement.

CANCELLATION, TERMINATION AND REFUND

Provided that there are no claims made under this Vehicle Service Agreement, it may be returned to the Administrator within (30) thirty days of purchase for a full refund. After (30) thirty days or if there are claims made, written notice must be returned to the Administrator stating the effective date of cancellation. In the event this Vehicle Service Agreement is cancelled prior to the Lease/Finance Term Expiration Date, the refund will be based on time used. The pro-rata method will be used to figure cancellations, less a \$50.00 processing charge. Both You and Lessor/Lienholder will be listed on any refund. If the Covered Vehicle is repossessed or there is a total loss, the Lessor/Lienholder is authorized to initiate cancellation of this Vehicle Service Agreement and receive any portion of the premium refunded. In the event a Covered Vehicle is sold, assigned, transferred, or the Lease/Finance Agreement is terminated for any reason whatsoever, prior to the Lease/Finance Term Expiration Date, coverage under this Vehicle Service Agreement will be terminated with respect to that Covered Vehicle and should be cancelled as stated above.

THIS VEHICLE SERVICE AGREEMENT DOES NOT COVER LOSS:

A.) Resulting prior to the Lease/Finance Term Effective Date.

B.) Resulting directly or indirectly from any dishonest, fraudulent, criminal, or illegal act committed by the You or Your employee or agent.

C.) Arising from an intentional act by You.

D.) Occurring due to confiscation or repossession.

E.) If the Covered Vehicle is used for Commercial Purposes.

F.) For any damage otherwise covered by an automobile insurance policy, or any other service contract, written warranty or guarantee, even if they are revoked for any reason.

G.) If your vehicle is used for racing or other competition.

H.) Due to alterations, improper or poor quality repairs, modification, tampering, disconnection, or add on parts.

I.) If the odometer has stopped, been altered, tampered with, disconnected, or in any way misrepresents the covered vehicle's actual mileage.

J.) For economic loss, including loss of time, inconvenience, lodging, food or other incidental or consequential loss or damage that may result from a covered failure.

K.) For missing parts or unmatched parts.

L.) For any part, equipment or accessory not included on the factory invoice or installed by the Leasing Dealer prior to lease inception.

- M.) For the cost to remove signs, lettering, cell/mobile phones or radar detectors, and all needed repairs that are caused by removal.**
- N.) For excess mileage.**
- O.) Caused by burns. This includes, but is not limited to, upholstery/interior/carpeting burns.**
- P.) For the cost of replacement or repairs performed by the Lessee.**
- Q.) For any scheduled maintenance required by the manufacturer or any loss due to the failure to maintain the vehicle as required by the manufacturer.**
- R.) To any loss except the Covered Equipment, Parts and Surfaces listed under Coverage Provided.**
- S.) Occurring by or resulting from acts of war.**

The coverage provided in this Agreement is insured under a Reimbursement Insurance Policy written by Old United Casualty Company (dba Vantage Casualty Company in California), P.O. Box 795, Shawnee Mission, Kansas 66201. If the Administrator fails to pay any valid claim in accordance with the Terms and Conditions of this Agreement within sixty (60) days after proof of loss has been filed, direct claim can be made against the Insurer.