**Product Background**

The Zurich road hazard tire and wheel contract provides coverage in the event of damage to tires and wheels as a result of road hazards such as metal, nails, glass, debris, potholes and more. Universal Underwriters Service Corporation (UUSC), an individual member company of Zurich in North America, is the issuing provider and administrator of Zurich’s vehicle service contracts in all states. In California and New York, UUSC operates under its DBA, UUSC Service Company. In Florida, the issuing provider and administrator is Vehicle Dealer Solutions, Inc.

**Product Overview**

Zurich’s road hazard tire and wheel coverage is for the original set of tires and wheels at the time of purchase and comparable or like replacements purchased during the term of the contract, provided the tire or wheel damage was caused by a road hazard. Road hazard is defined as debris on the road or road surface conditions such as potholes, cracks and breaks.

Non-repairable tires with at least 3/32nds of an inch of tread remaining are eligible for a replacement tire. This includes mounting, balancing and valve stem expenses plus taxes. Wheels damaged by a road hazard and rendered unserviceable will also be replaced with a comparable wheel.

**Lenders**

It is always recommended to contact lenders before a contract is sold to ensure they will finance it.

Nationwide approval of Zurich road hazard tire and wheel contract forms has been provided by Ally Financial and Ford Motor Credit Company. The contracts approved by Ford Motor Credit Company have no aggregate limits per their requirement.

Zurich is not aware of any approval requirements from Toyota Motor Credit Corporation. Please contact your Toyota representative to confirm tire and wheel contracts are eligible for financing. If they advise a form review is required, we will coordinate with you to make the submission to them.

**Eligibility**

- 0 – 15 model years old (current and next calendar year = 0)
- 0 – 200,000 miles (odometer reading as of the date of sale)

**Eligible makes**

- Acura
- Alfa Romeo
- Audi
- BMW
- Buick
- Cadillac
- Chevrolet
- Chrysler
- Dodge
- Fiat
- Ford
- Freighter
- Genesis
- GMC
- Hummer
- Hyundai
- Infiniti
- Isuzu
- Jaguar
- Jeep
- Kia
- Land Rover
- Lexus
- Lincoln
- Maserati
- Mazda
- Mercedes-Benz
- Mercury
- Mini
- Mitsubishi
- Nissan
- Oldsmobile
- Pontiac
- Porsche
- RAM
- Saab
- Saturn
- Scion
- Smart
- Subaru
- Suzuki
- Toyota
- Volkswagen
- Volvo

**Ineligible Models**

- Audi R8
- Dodge Stealth
- Dodge Viper
- Mercedes-Benz Maybach

**Ineligible Tires**

- Designed for off-road or racing
- Not designed to be used on private passenger vehicles
- Not designed to hold air
Coverage
There is no per tire or wheel reimbursement limit per occurrence. There is no deductible.

Tires
Repair, or if not repairable, replacement of a damaged tire caused by a road hazard. A replacement tire may not exceed manufacturer’s suggested retail price. Mounting, balancing, valve stems and taxes are included.

Wheels
Replacement of a damaged wheel and rendered unserviceable caused by a road hazard. A replacement wheel may not exceed manufacturer’s suggested retail price.

The maximum lifetime benefit varies by coverage.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Standard</th>
<th>Premium</th>
<th>Luxury</th>
<th>Unlimited</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1,500</td>
<td>$2,500</td>
<td>$5,000</td>
<td>No aggregate limit for contracts funded by Ford Motor Credit Company</td>
</tr>
<tr>
<td>Maximum lifetime benefit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

What is Not Covered
- Tires with less than 3/32nds of an inch tread depth remaining;
- Any tire or wheel which has not sustained damage due to a road hazard, including those which a repair facility recommends or requires be replaced in connection with a repair or replacement of a covered repair;
- Repairs or replacements covered by any insurance policy, repairer’s/supplier’s guarantee, service contract, manufacturer’s or seller’s warranty or motor club, even if coverage is revoked or denied for any reason, including manufacturer insolvency;
- Repairs or replacements made without prior authorization or without following the required claim procedure;
- Repairs or replacements made by a manufacturer, importer, distributor or seller at its expense or at a reduced cost;
- Liability for damage to property, injury to or death of any person arising out of the operation, maintenance or use of your vehicle whether or not related to tire damage;
- Damage caused by: sidewall/curb impact, rim pinches, improper inflation/balancing/alignment, vehicle accident or collision, off-road/ unpaved road use, negligence, abuse, misuse, tire chains, racing, fire, theft or vandalism;
- Damage to attaching hardware, wheel covers or “space saver” style spare tires;
- Repairs or replacements made outside of the United States, United States territories and possessions or Canada;
- Disposal charges, wheel alignments, tire rotations, storage or freight charges;
- Economic loss, including loss of time, inconvenience, or other incidental loss or damage that may result from a covered failure, except as may otherwise be provided as a benefit in this contract;
- Consequential loss or damage that is the result of repairing or replacing a tire or wheel;
- Any claim if your vehicle is used for snow removal, hauling or towing in excess of the manufacturer’s limitations and specifications, commercial hauling, commercial towing, delivery, taxi, shuttle service, limousine service, ride share or transportation network (e.g. Uber, Lyft), rental, racing, speed contest or other competition, police car, security vehicle or emergency vehicle.
Additional Benefits

Emergency Roadside Assistance
Your customers will receive benefits of a sign-and-drive roadside assistance program. The customer calls the 24-hour toll free number (800.831.6870) to have a service provider dispatched. Benefits are subject to a maximum of $100 per occurrence.

Benefits include:
• Towing
• Jump starts
• Flat tire changes (using the inflated spare tire)
• Delivery of emergency supply of fuel, oil, fluid or coolant
• Lockout service (key cutting is not included)

Term and Expiration

Term offering
With nine terms to choose from, you can choose the term that works best for your customer.

<table>
<thead>
<tr>
<th>Term Duration</th>
<th>12 months</th>
<th>24 months</th>
<th>27 months</th>
<th>36 months</th>
<th>39 months</th>
<th>42 months</th>
<th>48 months</th>
<th>54 months</th>
<th>60 months</th>
</tr>
</thead>
</table>

Expiration
The contract expiration is calculated from the contract date of sale. The coverage expires when the length of time of the term has elapsed from the contract date of sale.
Administrative Procedures
Contact Zurich F&I Customer Service at 888.805.1594 with questions regarding administrative procedures.

New Business
New contracts and remit should be submitted to Zurich by the 10th of each month.

Remittance Process
1. Complete the contract and have the purchaser sign and date where indicated.
2. Distribute all contract copies to the applicable parties.
3. Finalize the electronic contracts and close the electronic remit register.
   - ACH Dealers:
     A debit transaction for the total amount of all remittances will occur within three business days.
   - Check Dealers:
     Submit a copy of the register and your check for the total of all remittances.

Zurich
P.O. Box 7922
Shawnee Mission, Kansas 66207-0922

Transfers
The original purchaser may transfer the contract to a second purchaser, if the transfer is submitted within 30 days of transferring vehicle ownership. Vehicle usage by the second owner must comply with eligibility. Contracts are not transferable to or through any dealer or third party. Transferred contracts are non-cancelable.

Transfer Process
1. Obtain a copy of documentation evidencing change of title.
2. Complete the transfer form. Contact F&I Customer Service to obtain the transfer form.
3. Draft a check made payable to Universal Underwriters Service Corporation for the applicable transfer fee amount. The transfer fee is $50 in all states, except Florida where the transfer fee is $40.
4. Submit documentation and check to Zurich.
   - Zurich
     P.O. Box 7922
     Shawnee Mission, Kansas 66207-0922
Cancellations
Cancellation provisions vary by state. See Appendix A – Cancellation Rules for details of state specific cancellation rules and fees. The cancellation fee is $75 if a state specific cancellation fee is not indicated. Additional cancellation fees or processing fees charged by the dealership are prohibited. Transferred contracts cannot be cancelled.

Cancellation Quote
Contact F&I Customer Service for a cancellation quote or process a quote via the Dealer Administration Portal (DAP). https://myaccount.zurichna.com/wps/portal/acc

Cancellation Process
1. Complete the cancellation form. Contact F&I Customer Service to obtain the cancellation form.

2. Submit cancellation form to Zurich.
   Fax: 913.664.3247
   Email: usu.f&i.cancellations@zurichna.com
   P.O. Box 7922
   Shawnee Mission, Kansas 66207-0922

   ACH Dealers:
   A credit transaction will occur within three business days of the cancellation being processed by Zurich.

   Check Dealers:
   All refund credits will be applied to the dealer statement in the month the cancellation was processed by Zurich.

Claims
The claims department toll-free number is 800.491.5117.

The claims department is open Monday through Friday, 7 a.m. to 8 p.m. and Saturday 8 a.m. to 2 p.m. Central Time.

Claims Authorization
Prior authorization is required for any repairs. Self-authorization is not available for Tire and Wheel claims.

Claims Authorization Process
• Obtain customer approval for diagnosis of the breakdown.

• Obtain authorization for repairs from our claims department.
  
  Before you call, please have the following information available:
  1. Contract number
  2. Customer’s full name
  3. Last six digits of the VIN
  4. Current mileage on the vehicle
  5. Date and number of your repair order
  6. Description of breakdown
  7. Accurate estimate of the repair or replacement cost (including covered parts and related labor)
# Claims Submission
Claims must be submitted within 30 days from the date of repair.

## Claims Submission process
1. Write the claim authorization number on your repair order near the customer’s name.
2. Before releasing the vehicle, obtain the customer’s signature on the repair order and collect the deductible, if applicable.
3. Submit all claim information to Zurich.

   Zurich  
   Tire and Wheel Claims Department  
   P.O. Box 7943  
   Shawnee Mission, Kansas 66207-0943

# Claims When Customer is Traveling
The toll free number for the customer claims department is 800.643.9059.

## Claims Process When Customer is Traveling
When a customer calls in regard to a claim when traveling, please obtain the following information before contacting our claims department:

1. Customer’s name  
2. Telephone number where they can be reached  
3. A brief description of the breakdown

We will contact the customer to provide necessary instructions and assistance as required. As a convenience to them, we can also arrange payment for authorized repairs directly with the repairing facility.

# Claims Inspections
In some cases, the claims adjuster may ask to examine the vehicle before the repair is authorized. An independent mechanical inspector will then be assigned to visit your service department to inspect the vehicle and take photographs.

- The inspector will relay information to our claims department, usually before leaving your dealership.
- The inspectors have no authority to approve or deny claims.

# Key contacts

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<table>
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<tr>
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</thead>
<tbody>
<tr>
<td>Zurich F&amp;I Customer Service</td>
<td>888.805.1594</td>
</tr>
<tr>
<td>Zurich F&amp;I Claims – Dealership line</td>
<td>800.491.5117</td>
</tr>
<tr>
<td>Zurich F&amp;I Claims – Customer line</td>
<td>800.643.9059</td>
</tr>
<tr>
<td>Emergency Roadside Assistance</td>
<td>800.831.6870</td>
</tr>
</tbody>
</table>

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This product guide provides summaries of the coverages to be provided and is not intended to substitute for, amend or duplicate contract provisions. The contract contains the actual terms, conditions and limits of the coverage to be provided. If there is any conflict between the descriptions in this guide and the contract, the contract will govern in all cases.

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Appendix A – Cancellation Rules

Cancellation Provision
The following is the road hazard tire and wheel contract cancellation provision with the state exception language that pertains to cancellation rules.

Cancellation of Contract
You may cancel your contract by providing written notice of cancellation to the seller or us. Your signed cancellation notice must specify your vehicle identification number (VIN), the reason for cancellation, effective date of cancellation and odometer reading on the cancellation effective date. The cancellation effective date may not be more than 90 days prior to the receipt of the cancellation notice. If cancelled, your contract may not be repurchased or coverage reinstated on your vehicle. We may only cancel your contract for fraud, material misrepresentations or for non-payment of the contract charge. We will mail a written notice to you at your last known address contained in our records at least 15 days prior to cancellation by us. The notice shall state the effective date of the cancellation and the reason for cancellation. If your contract is cancelled, a portion of the contract charge will be refunded to you or a party authorized by you. You will receive a full refund if cancellation is within 60 days of the contract date of sale and you have not incurred a claim. You will receive a pro rata refund if cancellation is after 60 days of the contract date of sale, or you have incurred a claim. A pro rata refund is based on the lesser of days or miles remaining of the contract term, less a $75 cancellation fee. When financing is provided for your contract, you must provide the lienholder’s contact information and your account number or evidence the lienholder has been paid in full. The refund will be issued to the lienholder unless evidence of payoff is provided. Your lienholder may cancel your contract in the event your vehicle is a total loss or is repossessed.

Alabama:
Cancellation of Contract the following is changed: Your cancellation fee is $25.
Cancellation of Contract the following is added: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by us.

Alaska:
Cancellation of Contract the following is changed: Your cancellation fee is $75 or 7.5% of the unearned contract price, whichever is less.
Cancellation of Contract the following is added: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by us.

Arkansas:
Cancellation of Contract the following is changed: Your cancellation fee is $50.

California:
Cancellation of Contract the following is changed: Your cancellation fee is $25 or ten percent (10%) of the unearned pro-rata contract price, whichever is less. Should the cancellation fee and/or amount of claims exceed the refund amount, no refund is due to you.
Cancellation of Contract the following is added: We will cover claims reported prior to the effective date of cancellation if the claim is reported according to the guidelines within this contract. If we cancel your contract, any refund owed will be paid within 30 days of the effective date of cancellation. The contract will cease to be valid no less than five (5) days after the postmark date of the notice.

Connecticut:
Cancellation of Contract the following is added: You have the right to cancel your contract if you return the vehicle or if the vehicle is sold, lost, stolen or destroyed.

Florida:
Cancellation of Contract the following is changed: Your cancellation fee is $75 or five percent (5%) of the contract price paid by you, whichever is less

Georgia:
Cancellation of Contract the second and third paragraphs are replaced by: We may only cancel your contract for fraud, material misrepresentations or for non-payment of the contract charge. If your contract is cancelled within 60 days of purchase date or for non-payment, you will receive a written notice 10 days in advance of the cancellation. If your contract is cancelled more than 60 days after purchase date or for fraud or material misrepresentations, you will receive a written notice 30 days in advance of the cancellation. The notice shall state the effective date of the cancellation and the reason for cancellation. If your contract is cancelled, a portion of the contract charge will be refunded to you or a party authorized by you. You will receive a full refund if cancellation is within 60 days of the contract date of sale and you have not incurred a claim. You will receive a pro rata refund if cancellation is after 60 days of the contract date of sale or you have incurred a claim. A pro rata refund is based on the lesser of days or miles remaining of the contract term, less a $75 cancellation fee or ten percent (10%) of the pro-rata refund amount, whichever is less. If we cancel your contract, the cancellation fee does not apply.

Hawaii:
Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by us.
Idaho: Cancellation of Contract the following is changed: Your cancellation fee is $50.

Illinois: Cancellation of Contract the following is changed: Your cancellation fee is $50 or ten percent (10%) of the contract price paid by you, whichever is less.

Iowa: Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by us. The dealership from whom this contract was purchased is also responsible for a portion of your refund.

Louisiana: Cancellation of Contract the following is changed: Your cancellation fee is $50.

Maine: Cancellation of Contract the following is changed: Your cancellation fee is $75 or ten percent (10%) of the contract price paid by you, whichever is less.

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by us.

Maryland: Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by us.

Minnesota: Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by us.

Missouri: Cancellation of Contract the third paragraph is replaced with: If your contract is cancelled, a portion of the contract charge will be refunded or credited to you or a party authorized by you. You will receive a full refund if cancellation is within 60 days of the contract date of sale. You will receive a pro rata refund if cancellation is after 60 days of the contract date of sale. A pro rata refund is based on the lesser of days or miles remaining of the contract term, less a $50 cancellation fee. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by us.

Nevada: Cancellation of Contract the second paragraph is replaced with: We may only cancel your contract for fraud, material misrepresentations or for nonpayment of the contract charge by you. We will mail a written notice to you at your last known address contained in our records at least 15 days prior to cancellation by us. The notice shall state the effective date of the cancellation and the reason for cancellation. If we initiate the cancellation no fee will apply.

Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by us.

New Jersey: Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by us.

New Mexico: Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 60 days after notice of cancellation is received by us.

New York: Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by us.

North Carolina: Cancellation of Contract the following is changed: Your cancellation fee is $75 or ten percent (10%) of the pro rata refund amount, whichever is less.

Oklahoma: Cancellation of Contract the following is changed: Your cancellation fee is $75 or ten percent (10%) of the unearned pro rata provider fee, whichever is less.

Cancellation of Contract the following is added: If the contract is cancelled by us, the amount of the refund will be based on 100% of the unearned pro rata premium.

Oregon: Cancellation of Contract the following is added: The dealership from whom this contract was purchased is responsible for your refund.

South Carolina: Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by us.
Texas:
Cancellation of Contract the following is changed: Your cancellation fee is $50.
Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by us.

Utah:
Cancellation of Contract paragraph 2 is replaced with: We may cancel your contract at any time if premium is not paid when due by giving 10 days written notice. If your contract has been in effect for less than 60 days, we may cancel by giving 10 days written notice. If your contract has been in effect for 60 days or more, we may cancel only for one or more of the following reasons: The contract was obtained through material misrepresentation; there has been a substantial change in the risks assumed, unless we should have foreseen the change or contemplated the risk when entering into the contract; you have committed substantial breaches of your contractual duties, conditions or warranties. We will mail a written notice to you at your last known address contained in our records at least 30 days prior to cancellation by us. The notice shall state the effective date of the cancellation and the reason for cancellation.

Washington:
Cancellation of Contract the following is changed: Your cancellation fee is $25.
Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by us.

Wisconsin:
Cancellation of Contract the following is changed: Your cancellation fee is $75 or ten percent (10%) of the contract price, whichever is less.
Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by us.

Wyoming:
Cancellation of Contract the following is added: A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by us.