

Declaration of Coverage/Coverage Summary for Home Warranty

Covered Product(s)	Max Limit Less than 12 years old	Max Limit Over 12 years old	Covered Product(s)	Max Limit Less than 12 years old	Max Limit Over 12 years old
<i>Built-In Microwave</i>	\$1,500	\$1,000	<i>Ceiling Fans</i>	\$500	\$500
<i>Range / Oven / Cooktop</i>	\$2,000	\$1,000	<i>Garage Door Opener</i>	\$500	\$500
<i>Kitchen Exhaust Fan</i>	\$2,000	\$1,000	<i>Door Bells</i>	\$500	\$500
<i>Refrigerator (Including Ice Maker)</i>	\$2,000	\$1,000	<i>Central Air Conditioning</i>	\$2,000	\$1,000
<i>Dishwasher</i>	\$2,000	\$1,000	<i>Central Home Heating System</i>	\$2,000	\$1,000
<i>Clothes Washer</i>	\$2,000	\$1,000	<i>Ductwork</i>	\$1,000	\$750
<i>Clothes Dryer</i>	\$2,000	\$1,000	<i>Interior Electrical System</i>	\$1,500	\$750
<i>Garbage Disposal</i>	\$2,000	\$1,000	<i>Plumbing Stoppages (Toilets) (Fixtures Not Included)</i>	\$1,500	\$750
<i>Water Heater</i>	\$2,000	\$1,000	<i>Plumbing System (Fixtures Not Included)</i>	\$1,500	\$750
Total Plan Limit	\$5,000				

Plan Terms and Conditions

This Plan is a legal contract. By purchasing this Plan, You understand that it is such a contract and acknowledge that You have had the opportunity to read the terms and conditions set forth herein. Unless amended by the State Variations or revised by Us with at least thirty (30) days advance written notice to You, this Plan, along with the Declaration of Coverage/Coverage

Summary, sets forth the entire contract between You and Us and no representation, promise or condition not contained herein shall modify these terms. This is not a contract of insurance.

Obligor: The Company obligated under the Plan is listed on the Declaration of Coverage/Coverage Summary.

I. Definitions:

1. “We”, “Us” and “Our” shall mean the Obligor and Plan Provider of this Plan.
2. “Administrator” shall mean the entity listed as Administrator on the Declaration of Coverage/Coverage Summary.
3. “You”, “Your” shall mean the individual or entity who purchased this Plan or the individual or entity to whom this Plan was properly transferred in accordance with these Terms and Conditions.
4. **Authorized Service Technician:** The service provider We assign in response to request due to a Service Event (“Service Request”).
5. **Breakdown:** A mechanical or electrical failure, of the covered system, component, or appliance under this Plan; to perform its fundamental operation(s) in normal service, as defined by the manufacturer.
6. **Coverage Expiration Date:** This is the last date of coverage under the Plan.
7. **Covered Product(s) or Product(s):** The product(s) or type(s) of product(s) covered by this Plan, as listed on Your Declaration of Coverage.
8. **Coverage Start Date:** This is the date when coverage starts under this Plan. The Coverage Start Date is the latter of the Plan Purchase Date, or the date following the completion of any Wait Period and/or manufacturer’s warranty, unless expressly provided otherwise.
9. **Coverage Term or Term:** This is the length of time the Covered Product(s) are eligible for claims, starting on the Coverage Start Date.
10. **Declaration of Coverage/Coverage Summary:** This is the document that summarizes Your Covered Product(s), Covered Term, Coverage Start and Expiration Dates, along with any Service Fee, Wait Period and/or other coverage terms specific to Your Plan.
11. **Monthly Payment Amount:** This is the monthly amount You pay of the Total Plan Price.
12. **Payment Terms:** This describes the way You elect to pay the Total Plan Price for this Plan, either in one payment or in equal monthly payments for the Term.
13. **Plan:** This is the definition described in Section II.
14. **Plan Purchase Date:** This is the date You purchased this Plan.
15. **Plan Seller:** This is the company You purchased the Plan from.
16. **Retail Cost:** The purchase price of the Product(s), exclusive of taxes and fees.

17. **Service Event (“Service Request”)**: The uniquely identified action of diagnosis and/or performance of the work, including parts and/or labor, to repair or replace any Covered Product in accordance with the provisions set forth in this Agreement.
 18. **Service Fee**: The applicable service charge to be paid by You, if any, for each Service Event under the plan.
 19. **Settlement**: This is the method of which We determine how to fulfill a Service Request in lieu of repair or replacement. Examples include, but are not limited to, check, gift card, and/or store credit.
 20. **Total Plan Price**: This is the total price for this Plan You pay in one payment or in equal monthly payments for the Term.
 21. **Wait Period**: The amount of time between the Plan Purchase Date and the Coverage Start Date. If during the Wait Period a pre-existing condition renders the item ineligible for coverage, the Plan Seller will cancel Your Plan and provide You with a full refund of the Total Plan Price.
-
- I. **The Plan**: The terms and conditions of this Plan, any Plan amendments and the Declaration of Coverage/Coverage Summary govern the Covered Product’s mechanical and electrical failure and power surge coverage. This Plan includes coverage for one (1) each of the Products that are listed on the Declaration of Coverage/Coverage Summary Page under Covered Product(s). If you have more than one of any product type and would like them covered, you must pay an additional fee to have them covered by this Plan, unless otherwise noted. We will repair up to the max limits of the selected product per plan term for diagnosis, repair, or replacement of any covered product, unless otherwise noted. You are responsible for payment of any costs in excess of the max limit for any required replacement of a product. The Covered Product shall include any accessories included in the original packaging. Coverage under this Plan is in addition to the coverage provided under any applicable manufacturer’s hardware warranty.

 - I. **Coverage Period**: Your Plan coverage begins on the date You purchased Your Covered Product, after any applicable Wait Period, and/or after the manufacturer’s warranty has expired, depending on the type of Plan purchased. Your Coverage Start Date is listed on Your Declaration of Coverage/Coverage Summary. Your Plan expires at the end of the Coverage Term from the date on which it started, unless it is renewed or cancelled, or our obligations under the Plan become fulfilled in their entirety, in accordance with section X hereof.

I. Your Responsibilities

1. Purchase the correct Plan for Your Product(s).
2. Retain and provide Us or Our Plan Administrator with a complete copy of proof of purchase if requested at time of Service Request.
3. Properly maintain, inspect, store, care for, including clean, and/or use Your Product according to the manufacturer instructions, and if Your Product becomes damaged, You must take necessary steps to protect it against any further damage. If We determine that any loss or damage has occurred as a direct result of not performing any of the foregoing, Your Service Request will be denied.
4. Make Product(s) safely accessible to the Authorized Service Technician to service.
5. You are required to pay the Total Plan Price at the start of the Plan for the initial Contract Term as indicated on the Declaration of Coverage/Coverage Summary, unless You elect to pay the Total Plan Price in equal monthly payments for the Term.
6. You will be notified by Us if You have not paid a Monthly Payment Amount that is due. You are required to contact Us immediately to make the required Monthly Payment Amount that is due. Your Plan may be cancelled by Us, in accordance with Section XV. If you have not paid Your Monthly Payment Amount by its due date.

I. To Obtain Service:

When a failure occurs, turn the covered item off and protect it from further damage and immediately initiate a service request. You can do this by downloading the Puls app from the iOS or Android app stores and initiating a claim, calling us at the number listed on Your Declaration of Coverage, or sending an e-mail to us at memberships@puls.com.

Should You fail to protect the covered item from further damage, the consequential damage is not covered.

You are obligated to provide information relating to the cause, nature, and timing of any breakdown. In accordance with the terms and conditions of this Plan, We will repair or replace the Covered Products under the following conditions:

1. Product (s) are in good, safe, and proper working order on the Plan Effective Date (as that term is defined on the Declarations Page) of this Plan;
2. Become inoperative from normal use of the product after the Plan Effective Date;
3. Are classified by the manufacturer as residential (we do not cover products classified as commercial);

4. Are not covered by any other entity such as manufacturer, distributor, builder, any other extended warranty, or homeowner's insurance policy;
5. Are reported during the term of this Plan;
6. Any applicable Service Fee has been paid; and
7. The Plan is paid in full or You have paid all Monthly Payment Amounts due to Us at the time You request service. If You request service during a time in which there are unpaid Monthly Payment Amounts of the Total Plan Price due from You; regardless of whether such payments are currently due or overdue, We reserve the right to require full payment of the remaining unpaid balances prior to providing any services/benefits under this Plan, at Our sole discretion.

We will not pay for any services or parts provided without Our or Our Plan Administrator's prior authorization.

All covered repairs will be serviced by an Authorized Service Technician.

After the Authorized Service Technician's diagnosis, if it is determined that coverage under this Agreement does not apply, or no Breakdown is discovered, You are required to pay the Authorized Service Technician directly for all charges incurred, including access and diagnosis. You may then choose to have any necessary repair completed at Your expense.

If work performed by an Authorized Service Technician under this Plan fails within sixty (60) days from the date of repair completion, We or Our Plan Administrator will make the additional necessary repairs for no additional Service Fee.

- I. **What is Covered:** This Plan covers parts and labor costs to repair Your Covered Product in the event Your Covered Product experiences a breakdown, which is not concurrently covered under any insurance policy, manufacturer's warranty and/or any other Plan. Depending on the Product and failure circumstances, at Our discretion, We will either:
 - Repair Your Covered Product either on-site, via mail-in or at local repair service, at Our discretion. Non-original manufacturer's parts may be used for repair of the product if the manufacturer's parts are unavailable or more costly;
 - Provide a Settlement reflecting the replacement cost of a new product of equal features and functionality up to the Coverage Amount, or
 - Replace Your Product with a product of like kind, quality and functionality. If We choose to replace Your product:
 - Technological advances may result in a replacement product with a lower selling price than the original Covered Product;

- Replacement products and parts may be new or refurbished, at Our discretion, which meet the manufacturer's specifications of the Covered Product or parts; and
- Covered Products and parts which are replaced become Our property except where prohibited by law.
- We are responsible for unit replacement equipment and parts of similar features, capacity, and efficiency, but not for matching dimensions or brand.
- We are not responsible for matching any feature of an existing item that does not contribute to the primary function of that item.

Coverage includes only Covered Products as listed on Your Declaration of Coverage/Coverage Summary, excludes all others, and is subject to limitations, exclusions, and provisions set forth in this Plan. **If any of the products listed below are not listed on Your Declaration of Coverage/Coverage Summary under Covered Products, the product is not covered under this Plan.**

MAJOR APPLIANCES, interior use only. The Coverage for the following Covered Products includes one (1) each in the home, unless additional coverage is purchased and listed on Your Declaration of Coverage, up to the Limit of Liability listed on Your Declaration of Coverage/Coverage Summary. This Plan covers all mechanical components and parts. **Any non-covered items are listed below the Product list.**

1. Dishwasher
2. Built-In Microwave Oven
3. Range/Oven/Cooktop
4. Range Exhaust Fan
5. Garbage Disposal
6. Kitchen Refrigerator w/ Ice Maker & Dispenser
7. Clothes Washer
8. Clothes Dryer
9. Water Heater

Conditions and Items Not Covered on Major Appliances:

Racks, rollers, baskets, knobs and dials, screens, filters, light bulbs, meat probe assemblies, rotisseries, cracked cooktops, screens, insulation, soap dispensers, venting.

Conditions and Items Not Covered on Water Heaters:

Low boy and/or Squat water heaters, Solar water heaters, Solar components, Fuel, holding or storage tanks, Noise-Energy management systems, Flues and vents, Commercial grade equipment, Units exceeding 75 gallons, Drain pans/lines, Tank jackets, Dampers, Electrical

and gas feed to the unit, Anode rod, Expansion tanks, Dip tubes, Backflow valves, Mixing valves, Water Heater used for radiant heat, System booster pump, Flushing, Repairs needed due to freezing or water damage, Outside water heaters not designed for outdoor use or lacking proper enclosures, Water piping outside the home, Gas fittings including flex connectors outside of the home, damage caused by not regularly maintaining a tank less water heater system to manufacturer specifications

In addition, this Plan also covers the following:

Power Surge: If Your Product is electrically powered and plugged into a power surge protection device, this Plan covers parts and labor due to failure of Your Product as a result of power surge, as determined by an Authorized Service Technician.

HEATING AND AIR CONDITIONING (HVAC) SYSTEMS - The Coverage for the following Products includes one (1) system in the home, unless additional coverage is purchased and listed on Your Declaration of Coverage, up to the Limit of Liability listed on Your Declaration of Coverage/Coverage Summary. This Plan covers all mechanical components and parts that affect the operation of the Product for indoor ducted electric central air conditioning, ducted electric wall air conditioning, water evaporative coolers, and ducted heating systems (including heat pumps which cool or heat the home). Replenishment of refrigerant is limited to up to two (2) pounds or \$250 per Contract Term for parts and labor. **Any non-covered items are listed below the Product list.**

1. Air Conditioning/Cooling System (5-ton capacity and designed for residential use).
2. Heating System – Primary gas, oil, or electric Heater, Heat Pump or built in wall unit. (5-ton capacity and designed for residential use).
3. Ductwork: Duct from air handler or heating unit to point of attachment at registers or grills.

Conditions and Items Not Covered on HVAC:

Gas air conditioning systems, Registers and Grills, Filters, Electronic air cleaners, portable/window units, Non-ducted wall units, Water towers, Humidifiers, Improperly sized units, Chillers, All exterior condensing, cooling and pump pads, Roof mounts, jacks, stands or supports, Electronic, computerized, and manual systems management and zone controllers, Commercial grade equipment, Cost for crane rentals, Air conditioning with

mismatched condensing unit and evaporator coil per manufacturer specifications, Improper use of metering devices (i.e. thermal expansion valves). Baseboard casings, Oil storage tanks, Solar systems, Fireplaces and key valves, Filters, Electronic air cleaners, Registers, Grills, Clocks, Timers, Heat lamps, Fuel Storage Tanks, Flues and Vents, Humidifiers, Commercial grade equipment, Outside or underground piping, Well pump and water source heat pump systems, Condensate Pumps, Electronic, computerized, and manual systems management and zone controllers, Systems with mismatched condensing unit and evaporative coil per manufacturer specifications, Improper use of metering devices (i.e. thermal expansion valves). We are not responsible for the costs associated with matching dimensions, brand or color made. We will not pay for any modifications or upgrades necessitated by the repair of existing equipment or the installation of new equipment, Condensate pumps, Aftermarket inducer fan motors, Pellet Stoves, Cable heat, Wood stoves, Solar Heating and Components or the cost for crane rentals. Registers and grills, Insulation, Asbestos-insulated ductwork, Flues, vents and breaching, Ductwork exposed to outside elements, Separation due to settlement and/or lack of support, Damper motors, Electronic, computerized, and manual systems management and zone controllers. Diagnostic testing of, or locating leaks to ductwork, including but not limited to, as required by any federal, state or local law, ordinance or regulation, or when required due to the installation or replacement of system equipment.

PLUMBING AND ELECTRICAL SYSTEMS - The Coverage for the following Products is up to the Limit of Liability listed on Your Declaration of Coverage/Coverage Summary. This plan covers components and parts required to resolve electrical system and plumbing stoppages, leaks and fixtures. Any non-covered items are listed below the Product list.

1. Plumbing Systems/Stoppages/Fixtures (including toilets)
2. Electrical Systems

Conditions and Items Not Covered on Plumbing and Electrical Systems

Polybutylene piping, Hose Bibs, Collapse of or damage to water, drain, gas, waste or vent lines caused by freezing, settlement and/or roots, Fixtures, cartridges, Bathtubs and showers, Shower enclosures and base pans, Bath tub drain mechanisms, Sinks, Toilet replacement with non-builder's standard grad), Cabling or grouting, Whirlpool jets and pumps, Septic tanks, Water softeners, Pressure regulators, Inadequate or excessive water pressure, Flow restrictions in fresh water lines caused by rust, corrosion or chemical deposits, Holding or storage tanks, Saunas or steam rooms, basket strainers. Cost to locate or access cleanouts not found or inaccessible, or to install cleanouts, access through roof vents, stoppages caused by collapsed, damaged or broken drain, vent or sewer lines outside

the home's main foundation, stoppages due to roots or foreign objects, lines broken or infiltrated by roots, or otherwise stopped by roots, even if within the home's main foundation. Clearing of mainline beyond 100 feet. Fixtures, Carbon monoxide and smoke alarms, detectors or related systems, Intercoms and doorbell systems associated with Intercoms, Inadequate wiring capacity, Solar power systems and panels, Direct current (D.C.) wiring or components, Attic fans, Commercial grade equipment, Damages due to power failure or surge, over loads greater than the system's design, Circuit Overload, Solar Components, Energy Management Systems, Upgrades to lines in service.

HOME ITEMS

Unless otherwise noted below, the Coverage for the following Products includes all units in the home up to the Limit of Liability listed on Your Declaration of Coverage/Coverage Summary. This Plan covers all mechanical components and parts that were included with the original purchase.

1. Door Bells
2. Ceiling Fans
3. Garage Door Openers (includes one (1) unit per listed on Declaration of Coverage/Coverage Summary)

Conditions and Items Not Covered on Home Items:

Remotes; garage door or door track assemblies.

I. What's Not Covered

- A. **Any and all pre-existing conditions that occur prior to the Coverage Start Date of this Plan;**
- B. **Natural flaws, inherent design defects or manufacturer's defects;**
- C. **Intentional damage;**
- D. **Lost, stolen or irretrievable items;**
- E. **Any Product that is fraudulently described or materially misrepresented;**
- F. **Secondary or collateral damage;**
- G. **Maintenance, service, repair or replacement necessitated by loss or damage resulting from any cause other than normal use, storage and operation of the Product in accordance with the manufacturer's specifications and owner's manual;**

- H. **Damage caused by lack of maintenance, exposure to weather conditions, improper electrical/power supply, improper equipment modifications, add-on products or accessories, attachments or installation or assembly, collision with any other object, vandalism, animal or insect infestation, corrosion, battery leakage, act of nature (any accident caused or produced by any physical cause which cannot be foreseen or prevented, such as storms, fire, perils of the sea, tornadoes, hurricanes, floods and earthquakes) or any other force majeure or peril originating from outside the Product;**
- I. **Damage caused by “accumulation,” including, without limitation, damage from any repeated use or gradual buildup of dirt, dust, oils or similar, such as hair and body oils, perspiration or darkened bodily contact areas;**
- J. **Damage caused by: any improper care, negligence, neglect, intentional acts, misuse or abuse of the Product; any repair, replacement or handling of the Product other than as recommended or authorized by the manufacturer and/or Us; or any failure to comply with the manufacturer’s warranty;**
- K. **Damage caused by cleaning methods, products or materials;**
- L. **Defects due to the installation, assembly or hookup of Your Product;**
- M. **Damage caused by transit, delivery, redelivery, removal or reinstallation of the Product, or the Product being moved between different locations or into or out of storage, including damage caused by packing or unpacking of the Product;**
- N. **Claims made under any improperly or incorrectly purchased Protection Plan;**
- O. **Except as otherwise provided, “cosmetic damage,” defined as any damages or changes to the physical appearance of a Product that does not impede or hinder its normal operating function as determined by Us, such as scratches, abrasions, peelings, dents, kinks, changes in color, texture, or finish or similar conditions;**
- P. **Accidental damage;**
- Q. **Consumer replaceable or consumable items including but not limited to filters;**
- R. **Except as otherwise provided, any product used for heavy commercial, educational, rental or industrial use;**
- S. **Product(s) with removed or altered serial numbers;**
- T. **Manufacturer defects or equipment failure, which is covered by manufacturer’s warranty, manufacturer’s recall or factory bulletins (regardless of whether or not the manufacturer is doing business as an ongoing enterprise);**
- U. **“No Problem Found” diagnosis, intermittent and non-intermittent issues that are not failures of the Product (such as poor cell phone reception);**

- V. **A Product that is no longer in Your possession;**
- W. **Electronic or computerized systems connected to the Covered Product (s) such as but not limited to appliance management systems;**
- X. **Direct or indirect damages arising out of or in connection with any: (a) act or omission by You, or another person or company; (b) provision or failure to provide services; (c) interruptions or failures in accessing or attempting to access any services;**
- Y. **Costs related to gaining access to the Covered Product(s) for repair; and**
- Z. **Any failure, damage, repairs or loss that is covered under any other Plan, warranty, service plan and/or insurance.**

I. **VIII.Wait Period:** A Wait Period applies to this Plan if listed on Your Declaration of Coverage/Coverage Summary Page.

I. **Service Fee:** A Service Fee applies to this Plan if listed on Your Declaration of Coverage/Coverage Summary Page. For each separate Service Event, You are responsible to pay Puls via credit card the Service Fee listed on the Declarations of Coverage. The Service Fee will be due and payable to Puls at the time of scheduled service request. If the Authorized Service Technician cannot access the property at the time of the scheduled service request, You may be required to pay an additional Service Fee to reschedule an appointment. The Service Fee will be required to be paid prior to any Service Request being approved.

I. **Limit of Liability**

The limit of liability for each Covered Product under this Plan is the lesser of (1) the cost of authorized repairs, (2) the cost of Product replacement with a product of similar features, (3) the cost of reimbursement for authorized repairs, or (4) the Max Limit for the Product that is listed in Section VI. In the event that the total of any and all authorized repairs, parts, and other coverage and benefits (e.g., Power Surge) exceeds the Max Limit for the Product, or We replace the Product with one of equal or similar features and functionality, the obligations of the Plan Provider, Plan Seller, and Plan Administrator under this Plan will be deemed fully satisfied by Us for each such Product. In the event the limit of liability is reached for one or more Covered Products, this Plan will remain effective for any remaining Covered Products until the Coverage Expiration Date or the Plan is otherwise terminated.

THE TOTAL LIABILITY UNDER THIS PLAN WILL NOT EXCEED THE TOTAL PLAN LIMIT UNDER ANY CIRCUMSTANCES. IN NO EVENT WILL THE PLAN PROVIDER, PLAN SELLER, OR PLAN ADMINISTRATOR BE LIABLE FOR SPECIAL, INDIRECT, CONSEQUENTIAL, OR INCIDENTAL DAMAGES, INCLUDING, BUT NOT LIMITED TO, PROPERTY DAMAGE, LOST TIME OR LOST DATA RESULTING FROM THE FAILURE OF ANY PRODUCT OR EQUIPMENT OR FROM DELAYS IN SERVICE OR THE INABILITY TO RENDER SERVICE, LOSS OF USE, LOSS OF BUSINESS, LOSS OF PROFITS, LOSS OF DATA, DOWN-TIME, AND CHARGES FOR TIME AND EFFORT RELATING DIRECTLY OR INDIRECTLY TO THIS PLAN.

The Insurer and Obligor shall not be deemed to provide cover and neither the Insurer nor Obligor shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Obligor or Insurer, their parent companies or their ultimate controlling entities to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

- I. **Transfer of Plan:** This Plan may be transferred to a subsequent owner of the Product at no additional charge. To transfer, call the number listed on Your Declaration of Coverage. Proof of purchase receipt, as well as any service repair receipts must be transferred to the new owner. The remaining Limit of Liability applies to the new owner.

- I. **Renewal of Plan:** At our discretion, We may offer you continuing coverage. If We offer You continuing coverage and You do not notify us of Your choice to cancel coverage before the end of the current Contract Term, We will automatically renew Your contract for the additional Contract Term and the Contract Fee will be due. You agree that any provisions required by law to be continued herein for renewal purposes are deemed incorporated herein for renewal purposes. If the Contract Fee is not paid or renewal requirements have not been met, this Plan will end at the end of the then current Contract Term and We will have no further obligations to You. Limits of Liability reset at the beginning of the renewal term.

XV.Cancellation of Plan: You may cancel this Plan for any reason at any time. To cancel the Plan, contact the Plan Administrator listed on Your Declaration of Coverage/Coverage Summary.

1. If You cancel this Plan within 30 days of the Contract Start Date, You will receive a 100% refund of the Total Plan Price paid less the actual cost of any service, labor, payments, reimbursements, replacements, parts, coverages and/or benefits received.

1. After 30 days from the Contract Start Date:

- a. You cancel after the first thirty (30) days from purchase of Your Service Plan, You will receive a pro rata refund of the Service Plan Price paid by You, less the actual cost of any service, labor, payments, reimbursements, replacements, parts, coverages and/or benefits received less a cancellation fee of twenty-five dollars (\$25.00) or ten percent (10%) of the Plan Price, whichever is less. The cancellation of a Plan containing multiple Products, cancels coverage on ALL Products previously covered by the Plan.

- a. If You are paying on a monthly basis, Your contract will run out through the end of the month paid and You will not be charged again; and You will not receive a refund.

NOTICE: If You cancel this Plan during a time in which there are unpaid Monthly Payment Amounts of the Total Plan Price due from You; regardless of whether such Monthly Payment Amounts are currently due or overdue, We reserve the right to deduct any or the entire portion of any such unpaid amounts from Your refund, if any. If Your calculated refund results in You owing Us payment for services provided in advance of Our receipt of Your due Total Plan Price, We may bill You for the lesser of the net amount due to Us or the remaining unpaid Total Plan Price. We will bill You any balance owed to Us through the same mechanism as any previous installment billings, or We will direct bill.

We reserve the right to cancel this Plan at any time and without prior written notice in the event of non-payment, material misrepresentation by You, or a substantial breach of duties by You. If You are paying the Total Plan Price in monthly payments and have not paid a Monthly Payment Amount that is due, Your Plan may be cancelled by Us effective as of the last day of the month in which the last Monthly Payment Amount was paid. If We cancel this Plan for any other reason, written notice which includes the effective date of cancellation and reason for cancellation will be mailed to You at least thirty (30) days prior to termination. If this Plan was inadvertently sold to You on a product which was not intended to be covered by this Plan, We will cancel this Plan and return the full Total Plan Price or Monthly Payment Amount(s) paid by You.

XVI. Insurance: This Plan is not a contract of insurance, but it is secured by an insurance policy provided by the Insurer listed on the Declaration of Coverage/Coverage Summary (the “Insurer”). If, within 60 days, We have not paid a claim, provided You with a refund, or if You are otherwise dissatisfied, or We are no longer a going concern, You may make a claim directly to the Insurer by contacting the Insurer at the address or phone number listed above. Please enclose a copy of Your Plan when sending correspondence to the Insurer.