

Terms & Conditions



OM SYSTEM PROTECT AND PROTECT PLUS EXTENDED SERVICE PLANS

OM SYSTEM PROTECT AND PROTECT PLUS EXTENDED SERVICE PLANS FOR DIGITAL IMAGING PRODUCTS, INCLUDING CAMERA, VIDEO CAMERA, AND LENSES

SERVICE CONTRACT TERMS & CONDITIONS

This document sets forth the Terms and Conditions for **Protect** and **Protect Plus** Extended Service Plans.

BE SURE TO REGISTER YOUR PRODUCT ONLINE

In order to maximize Your benefits, please go to <https://explore.omsystem.com/register> to register Your Product within 30 days of purchase to avoid delays in service should You have a claim.

DEFINITIONS

Throughout this Contract, the following capitalized words have the stated meaning:

“Administrator”: the entity responsible for administrating benefits to You in accordance with the Service Contract provisions, conditions and exclusions, which is OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A.; 24/7 Phone # (1) 800-622-6372; unless otherwise specified in the SPECIAL STATE REQUIREMENTS section shown at the end of this document. **“Accidental Damage from Handling”**, **“ADH”**: damage directly resulting from unintentionally dropping the Product (such as a cracked screen) or spilling liquid onto it. ADH IS NOT UNLESS YOU PURCHASED A **PROTECT PLUS** EXTENDED SERVICE PLAN AS NOTED ON YOUR CONTRACT PURCHASE RECEIPT. **“Claim”**: a demand for repair in accordance with this Contract sent by You to the Administrator. **“Contract Purchase Receipt”**: the receipt document (paper or e-mail) provided to You by the Administrator or Retailer as proof of Your Contract purchase that indicates the Term and date on which the Service Contract was purchased, which must be attached to and forms part of this Service Contract. **“Failure”**: the mechanical or electrical breakdown of Your Product to perform its intended function, including defects in materials or workmanship and normal wear and tear, occurring during normal use of the Product. **“Original Purchase Price”**: the amount paid by You for the Product(s), excluding any applicable taxes and/or fees, as evidenced on Your sales purchase documentation. **“Power Surge”**: damages to the Product resulting from an oversupply of voltage to Your Product while properly connected to a surge protector approved by the Underwriter’s Laboratory Inc. (UL), but not including damages resulting from the improper installation of the Product or improper connection of the Product to a power source. **“Product(s)”**: the item(s) which You purchased with and is/are covered by this Service Contract. **“Retailer”**: the seller that has been authorized by the Administrator to sell this Service Contract to You. **“Service**

Contract", "**Contract**": this terms and conditions document. "**Term**": the period of time in which the provisions of this Service Contract are valid, as referenced on Your Contract Purchase Receipt. "**Waiting Period**": the period of time starting on the Contract purchase date, through thirty (30) days thereafter, during which time no Claims are considered for coverage under this Contract (only applicable to ADH coverage). "**You**", "**Your**": the purchaser/owner of the Product(s) covered by this Service Contract. Please contact the Administrator if You have any questions about this Service Contract.

PRODUCT ELIGIBILITY

This Service Contract covers Products purchased as new and manufactured for use in the United States, which, at the time of Product purchase, included an Olympus Corporation of the Americas or OM Digital Solutions Corporation limited warranty valid in the United States providing minimum coverage of one year parts and labor. This Service Contract must be purchased within 90 days of purchase of Your Product. Purchase of this Service Contract is not required to purchase the Product or to obtain financing for the Product. Coverage outlined in this Service Contract only applies to Products not covered under any other insurance warranty, guarantee and/or service contract providing the same benefits as outlined herein. Products must be purchased from a Retailer, and not intended for resale. Accessories, external peripheral devices and/or add-on options are not covered under this Service Contract.

YOUR RESPONSIBILITY

PRODUCT PROTECTION: If damage or breakdown of the Product is suspected, you should promptly take reasonable precautions in order to protect against further damage.

SERVICE CONTRACT COVERAGE

Your purchase of an OM System **Protect** or **Protect Plus** Extended Service Plan entitles you to additional coverages beyond the manufacturer's warranty. **Protect** extends the coverage period of the manufacturer's warranty; **Protect Plus** adds additional entitlements including coverage for accidental damage.

SERVICE CONTRACT TERM - EFFECTIVE DATE OF COVERAGE:

a) **PROTECT** - Coverage for Failure of Your Product resulting from mechanical or electrical breakdown as described in the definition of "Failure" begins upon expiration of the shortest portion of the manufacturer's original parts and/or labor limited warranty and continues for the Term shown on Your Contract Purchase Receipt.

b) **PROTECT PLUS** - Coverage included in a **PROTECT** plan plus additional coverage for damage resulting

from Power Surge or ADH. Coverage begins on the date of purchase of the **Protect Plus** Plan, except for ADH which begins upon expiration of the Waiting Period, and continues for the Term shown on Your Contract Purchase Receipt.

WHAT IS COVERED – GENERAL

During the Term of Your Service Contract, the Administrator agrees to procure the necessary services to restore Your Product to standard operating condition at the Administrator's discretion; which may result in a replacement of Your originally covered Product in lieu of repair services, if Your Product experiences a Failure or damage from ADH or Power Surge, if applicable.

If provided to You, a replacement product may be a new or refurbished product of equal or similar features and functionality, but not necessarily the same model depending on availability of product. Please refer to the LIMIT OF LIABILITY section for full details regarding Product replacements.

IMPORTANT: COVERAGE DESCRIBED IN THIS SERVICE CONTRACT WILL NOT REPLACE OR PROVIDE DUPLICATIVE BENEFITS DURING ANY ACTIVE MANUFACTURER'S LIMITED WARRANTY PERIOD. DURING SUCH PERIOD, ALL PARTS, LABOR, ON-SITE SERVICE AND/OR SHIPPING COSTS COVERED BY THAT LIMITED WARRANTY ARE THE SOLE RESPONSIBILITY OF THE MANUFACTURER (WHO IS OLYMPUS CORPORATION OF THE AMERICAS OR OM DIGITAL SOLUTIONS CORPORATION). PARTS USED TO REPAIR OR REPLACE YOUR PRODUCT MAY BE NEW, USED, REFURBISHED, OR NON-ORIGINAL MANUFACTURER PARTS THAT PERFORM TO THE FACTORY SPECIFICATIONS OF YOUR PRODUCT. Where applicable, technological advances may result in a replacement product with a lower selling price than Your original Product, and no refunds will be made based on the replacement product cost difference.

This Service Contract is valid for repairs or replacement within the United States of America.

ADDITIONAL BENEFITS INCLUDED IN YOUR PLAN

In addition to coverage for a Failure, as defined, Your Contract also provides coverage for:

- **NO LEMON GUARANTEE:** Within any consecutive twelve (12) month period, if Your Product has three (3) repairs covered under Your Contract for the same problem and a fourth (4th) repair is required for the same problem and considered covered under Your Contract ("Qualifying Service Repairs"), the Administrator will replace Your Product with one of like kind and quality, but not necessarily the same model, or, at the Administrator's sole discretion, provide You with reimbursement equal to the fair market value of the Product as determined by the Administrator based upon the age of the Product and subject to the LIMIT OF LIABILITY section. Any repair services performed while Your Product is under its manufacturer's warranty or in association with ADH are not considered to be Qualifying Service Repairs under this benefit.

Further, if you purchased **PROTECT PLUS** then Your Contract provides the following additional coverage for:

- **ACCIDENTAL DAMAGE FROM HANDLING (ADH):** labor and/or parts required to repair Your Product, or

at the Administrator's sole discretion, replacement of Your original Product in lieu of repair in consideration of sudden and unforeseen ADH; such as damage resulting from dropping the Product or in association with screen breakage or liquid.

- PREVENTATIVE MAINTENANCE: You are entitled to one "Clean and Check" service including: 1) cleaning of external product, sensor, focusing screen/viewfinder, mirror box; 2) camera inspection and functional testing for exposure, focus, and shutter; 3) firmware upgrades; and, 4) minor repairs and adjustments (if needed).

DEDUCTIBLE

There is no deductible required to obtain service on Your Product under this Service Contract.

OBTAINING SERVICE

In order for a Claim to be considered, You will need to first contact the Administrator for approval and a repair authorization number. IMPORTANT: THE SUBMISSION OF A CLAIM DOES NOT AUTOMATICALLY MEAN THAT THE DAMAGE OR BREAKDOWN TO YOUR PRODUCT IS UNDER YOUR SERVICE CONTRACT. THE ADMINISTRATOR MUST VALIDATE AND PROVIDE YOU WITH APPROVAL (I.E. A REPAIR AUTHORIZATION NUMBER) FOR YOUR SUBMITTED CLAIM PRIOR TO ANY BENEFITS BEING CONSIDERED UNDER THIS CONTRACT. THIS SERVICE CONTRACT MAY NOT PROVIDE ANY COVERAGE IF YOU MAKE UNAUTHORIZED REPAIRS.

If You need to file a Claim under this Service Contract or verify Your coverage, you may do so online by visiting <https://learnandsupport.getolympus.com/repair>.

Please do not take or return Your Product to the Retailer or ship Your Product anywhere unless the Administrator instructs You to do so. If You are instructed by the Administrator to transport or ship Your Product, be sure to include the following with Your Product: (1) a copy of Your Contract Purchase Receipt, (2) a brief written description of the problem You are experiencing with the Product, and (3) a prominent notation of Your repair authorization number that the Administrator gave You. Please use caution when transporting and/or shipping Your Product as directed by the Administrator, as the Administrator is not liable for any freight charges or damages due to improper packaging by You or Your representative.

If Your Term expires during the time of an approved Claim, Your coverage under the Contract will be extended until the date in which Your approved Claim in progress has been fulfilled completely in accordance with the terms and conditions of this Service Contract.

LIMIT OF LIABILITY

During the Term of Your Service Contract, the maximum amount that the Administrator are obligated to pay for services in connection with all Claims pursuant to this Service Contract is:

- Only for **Protection Plus** coverage: One Product replacement for a covered Claim for ADH damage (in which Your replacement product is ineligible for continued coverage under Your original Contract); OR
- Two (2) Product replacements for covered Claims for Power Surge or Failures, as defined (in which Your replacement products are automatically covered under Your original Contract for the remainder of Your Term); Whichever occurs first.

Once either of the above limits has been met, the Administrator's obligation under this Contract is considered fulfilled in its entirety and coverage ends.

NEITHER OM DIGITAL SOLUTIONS CORPORATION NOR THE ADMINISTRATOR NOR THE RETAILER SHALL BE LIABLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES; INCLUDING BUT NOT LIMITED TO: PROPERTY DAMAGE, LOST TIME OR LOST DATA RESULTING FROM THE FAILURE OF ANY PRODUCT OR EQUIPMENT, FROM DELAYS IN SERVICE OR THE INABILITY TO RENDER SERVICE, OR RESULTING FROM THE UNAVAILABILITY OF REPAIR PARTS/COMPONENTS. NEITHER OLYMPUS CORPORATION OF THE AMERICAS NOR THE ADMINISTRATOR NOR THE RETAILER SHALL BE LIABLE FOR ANY AND ALL PRE-EXISTING CONDITIONS KNOWN TO YOU; INCLUDING ANY INHERENT PRODUCT FLAWS.

WHAT IS NOT COVERED (GENERAL EXCLUSIONS)

THIS SERVICE CONTRACT DOES NOT COVER:

- *LOSS OF OR DAMAGE TO THE PRODUCT RESULTING FROM: ABUSE (MEANING THE INTENTIONAL TREATMENT OF THE PRODUCT IN A HARMFUL, INJURIOUS, MALICIOUS OR OFFENSIVE MANNER WHICH RESULTS IN ITS DAMAGE AND/OR FAILURE), MISHANDLING, IMPROPER PACKAGING BY YOU, ALTERATION, COLLISION WITH OR OF ANOTHER OBJECT, ELECTRICAL CURRENT FLUCTUATIONS (OTHER THAN THAT WHICH IS EXPLICITLY DEFINED AS POWER SURGE IN THE DEFINITIONS SECTION), FAILURE TO FOLLOW OPERATING, MAINTENANCE OR ENVIRONMENTAL INSTRUCTIONS PRESCRIBED IN THE PRODUCT'S MANUFACTURER OWNER'S MANUAL OR SERVICE PERFORMED BY ANYONE OTHER THAN A SERVICER AUTHORIZED BY THE ADMINISTRATOR.*
- *SERVICE, REPAIR OR REPLACEMENT NECESSITATED BY THE USE OF PARTS OR SUPPLIES (OTHER THAN THOSE SOLD BY THE PRODUCT'S ORIGINAL MANUFACTURER) WHICH DAMAGE THE PRODUCT OR CAUSE ABNORMALLY FREQUENT SERVICE CALLS OR SERVICE PROBLEMS.*
- *SERVICE, REPAIR OR REPLACEMENT OF THE PRODUCT IF ITS SERIAL NUMBER OR MANUFACTURER DATING HAS BEEN ALTERED OR REMOVED.*
- *SERVICE, REPAIR OR REPLACEMENT OF ANY COVERS, LIDS OR TRIM PARTS, OR OF ANY CONSUMABLE ITEMS.*
- *PREVENTIVE MAINTENANCE other than the Clean and Check Service included with **Protect Plus** Service Contracts*
- *SERVICE, REPAIR OR REPLACEMENT OF ANY OTHER ITEM, EQUIPMENT OR SOFTWARE THAT MAY BE*

INCLUDED WITH OR CONNECTED TO THE PRODUCT.

- *ON-SITE OR IN-HOUSE SERVICE OR REPAIR OF THE PRODUCT.*
- *ANY PRODUCT THAT IS PURCHASED OUTSIDE OF THE UNITED STATES OF AMERICA.*
- *SERVICE, REPAIR OR REPLACEMENT OF A PRODUCT BY SERVICE PROVIDERS LOCATED OUTSIDE OF THE UNITED STATES OF AMERICA, ITS TERRITORIES OR CANADA.*
- *PRE-EXISTING CONDITIONS KNOWN TO YOU (MEANING A CONDITION THAT, WITHIN ALL REASONABLE MECHANICAL OR ELECTRICAL PROBABILITY, RELATES TO THE MECHANICAL FITNESS OF THE PRODUCT BEFORE ISSUANCE OF THIS SERVICE CONTRACT).*
- *COSMETIC DAMAGE (MEANING DAMAGES OR CHANGES TO THE PHYSICAL APPEARANCE OF THE PRODUCT THAT DOES NOT IMPEDE OR HINDER THE PRODUCT'S NORMAL OPERATIONAL FUNCTION; SUCH AS SCRATCHES, ABRASIONS, OR CHANGES IN COLOR, TEXTURE, OR FINISH), RUST, CORROSION, WARPING, BENDING OR EXPOSURE TO WEATHER CONDITIONS.*
- *ANY KIND OF MANUFACTURER RECALL OR REWORK ORDER ON THE PRODUCT THAT THE MANUFACTURER IS RESPONSIBLE FOR PROVIDING, REGARDLESS OF THE MANUFACTURER'S ABILITY TO PAY FOR SUCH REPAIRS.*
- *BREAKDOWN OR DAMAGE THAT IS UNDER ANY OTHER INSURANCE, WARRANTY, GUARANTEE AND/OR SERVICE CONTRACT PROVIDING THE SAME BENEFITS AS OUTLINED IN THIS SERVICE CONTRACT.*
- *ANY ACCESSORIES, EXTERNAL PERIPHERAL DEVICES AND/OR ADD-ON OPTIONS.*
- *ANY CLAIM THAT HAS NOT BEEN PRIOR AUTHORIZED BY THE ADMINISTRATOR.*

YOU ARE RESPONSIBLE FOR BACKING UP ALL SOFTWARE AND DATA ON A REGULAR BASIS AND PRIOR TO COMMENCEMENT OF ANY REPAIR. THIS SERVICE CONTRACT DOES NOT COVER RESTORATION OF SOFTWARE OR DATA, OR DATA RETRIEVAL TO/FROM YOUR PRODUCT, AND WE ARE UNABLE TO TRANSFER SUCH SOFTWARE OR DATA TO ANY REPLACEMENT DEVICE THAT MAY BE PROVIDED TO YOU. IN NO EVENT SHALL WE BE RESPONSIBLE FOR THE RESTORATION OF SOFTWARE OR DATA, OR FOR RETRIEVING DATA FROM YOUR PRODUCT.

IF YOUR PRODUCT EXPERIENCES AN OCCURRENCE THAT IS EXCLUDED FROM COVERAGE UNDER THIS SECTION, OR IN THE EVENT OF A SERVICE INCIDENT WHEREIN THERE IS A "NO PROBLEM FOUND" DIAGNOSIS FROM OUR AUTHORIZED SERVICER, THEN YOU MAY BE RESPONSIBLE FOR ALL COSTS IN ASSOCIATION WITH ANY RELATED SERVICE INCLUDING ANY SHIPPING AND/OR ON-SITE SERVICING COSTS.

OUR RIGHT TO RECOVER PAYMENT

If You have a right to recover against another party for anything the Administrator has paid under this Service Contract, Your rights shall become the Administrator's rights. You shall do whatever is necessary to enable the Administrator to enforce these rights. The Administrator shall recover only the excess after You are fully compensated for Your loss.

CANCELLATION

You may cancel this Service Contract at any time by informing the Administrator of Your cancellation request. If

such request is within 30 days of the purchase of this Service Contract, You will receive a 100% refund of the Service Contract purchase price paid by You, less the amount of any Claims paid by the Administrator. If such request is made after 30 days of the purchase date of this Service Contract, You will receive a pro-rata refund of the Service Contract purchase price paid by You, less the amount of any Claims paid by the Administrator and less an administrative fee not to exceed 10% of the Service Contract purchase price, or \$25.00, whichever is less. In no event will any imposed administrative fee exceed twenty-five dollars (\$25.00).

The Administrator may only cancel this Service Contract for the following reasons: 1) non-payment of the Service Contract fee by You; 2) material misrepresentation by You to the Administrator; 3) substantial breach of duties by You under this Service Contract in relation to the Product or its use; or 4) as provided in the FORCE MAJEURE provisions below. If the Administrator cancels this Service Contract, the Administrator must provide written notice to You at least 15 days prior to the effective date of cancellation. Such notice will be sent to Your current address in the Administrator's file (email or physical address), with the reason for and effective date of such cancellation. If the Administrator cancels this Service Contract, You will receive a pro-rata refund based upon one-hundred percent of any unearned Service Contract fee paid by You, minus any Claims paid by the Administrator.

NOTICE: the first paragraph of the CANCELLATION provisions apply to the original purchaser of this Service Contract only.

FORCE MAJEURE: The Administrator is not liable for failure to perform, or delay in performing, any of its obligations under this Service Contract to the extent such failure or delay is caused by any event or condition beyond the reasonable control of the Administrator, including acts of God, fire, flood, labor or trade disturbance, war, riots, civil commotion, epidemic, pandemic, or compliance in good faith with the requirements of any applicable law or order of any governmental authority (a "Force Majeure Event"). Upon the occurrence of a Force Majeure Event affecting the Administrator's performance of any of its obligations under this Service Contract, the Administrator may either find reasonable alternative commercial means and methods for the performance of such obligations, for the duration of the delay or non-performance to the extent reasonably practicable, or cancel this Service Contract in accordance with the CANCELLATION provisions above.

NO INSURANCE

This is not an insurance policy; it is a service contract.

TRANSFERABILITY

If You are the original purchaser of this Service Contract and wish to transfer coverage under this Service Contract to a different owner, You may initiate a one-time transfer of ownership by contacting the Administrator. You will be required to provide Your registration number located on Your Contract Purchase Receipt and a copy of Your Product purchase receipt (if provided separately). Transferability is determined at the Administrator's discretion, as approved by the Administrator, and may not be available with all Products.

RENEWABILITY

If You wish to renew coverage under this Service Contract, please contact the Administrator prior to the expiration of Your current Term to initiate the renewal process. Renewability is determined at the Administrator's sole discretion and may not be available.

ENTIRE AGREEMENT

This Service Contract; including the terms, conditions, limitations, exceptions and exclusions, and Your Contract Purchase Receipt, constitute the entire agreement between the Administrator and You and no representation, promise or condition not contained herein shall modify these items, except as required by law. This Service Contract does not impose any obligations or liabilities upon Olympus Corporation of the Americas or any of its affiliated entities, other than the Administrator.

SPECIAL STATE REQUIREMENTS

Regulation of service contracts may vary widely from state to state. Any provision within this Service Contract which conflicts with the laws of the state where You live shall automatically be considered to be modified in conformity with applicable state laws and regulations as set forth below. The following state specific requirements apply if Your Service Contract was purchased in one of the following states and supersede any other provision within Your Service Contract terms and conditions to the contrary.

Log onto the OM System Extended Service Plans website at <https://explore.omsystem.com/us/en/protection-plan-selection> obtain a copy of these terms & conditions.

ALABAMA: OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. Obligations of the Provider under this Service Contract are backed by the full faith and credit of the Provider. Obligations of the provider under this service contract are backed by the full faith and credit of the provider. CANCELTION is amended as follows: Any refund may be credited to any outstanding balance of Your account and the excess, if any, returned to You. If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and no claims have been paid, You will be refunded the full Service Contract price. If You request cancellation of this Service Contract within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and if the refund is not paid or credited within forty-five (45) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies

only to the original purchaser of the Service Contract. **CONTRACT HOLDER RESPONSIBILITY** – It is the responsibility of the Service Contract Holder to follow the manufacturer’s specifications for the use and care/maintenance of the Product. **HOW TO FILE A CLAIM** – If You need to file a claim under this Service Contract, You must contact the Administrator by calling (1) 800-622-6372 or by visiting <https://learnandsupport.getolympus.com/repair> to obtain a claim reference number prior to having any repairs made to Your Product. Failure to call in and report the claim may result in non-payment.

ARIZONA: EXCLUSIONS (WHAT IS NOT COVERED) - The Administrator shall not provide coverage only for those specifically listed items in the “WHAT IS NOT COVERED (GENERAL EXCLUSIONS)” section which occurred while owned by You. “Pre-existing conditions” is amended to include: may not be excluded if such conditions were known or should reasonably have been known by the Administrator or the Retailer. **CANCELLATION** is amended as follows: The Provider may only cancel this Service Contract for fraud by You, material misrepresentation by You, nonpayment by You or a substantial breach of duties by You relating to the covered property or its use. In no event will any claims incurred or paid be deducted from any refund. **SERVICE CONTRACT TERM & EFFECTIVE DATE OF COVERAGE** Waiting Period will be added to the term of Your Service Contract, if ADH coverage is included. **CANCELLATION** is amended as follows: You may cancel this Service Contract and You will receive a pro rata refund, less any claims paid and less an administrative fee not to exceed ten percent (10%) of the gross amount paid or seventy five dollars (\$75.00) whichever is less.

ARKANSAS: CANCELLATION is amended as follows: If You request cancellation of this Service within thirty (30) days and the refund is not paid or credited within forty-five (45) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract. If the Administrator cancel this Service Contract, no cancellation fee shall apply. **CONTRACT HOLDER RESPONSIBILITY** – It is the responsibility of the Service Contract Holder to follow the manufacturer’s specifications for the use and care/maintenance of the Product. **HOW TO FILE A CLAIM** – If You need to file a claim under this Service Contract, You must contact the Administrator by calling (1) 800-622-6372 or by visiting <https://learnandsupport.getolympus.com/repair> to obtain a claim reference number prior to having any repairs made to Your Product. Failure to call in and report the claim may result in non-payment.

CALIFORNIA: CANCELLATION is amended as follows: This Service Contract may be canceled by the Service Contract Holder for any reason, including, but not limited to, the Product covered under this Service Contract being sold, lost, stolen or destroyed. If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within thirty (30) days of the date You received the Service Contract and no claims have been paid, You will be refunded the full Service Contract price. If You have made claims against the Service Contract, You will be refunded a pro-rated amount of the Service Contract price, less any claims paid. If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator after thirty (30) days from the date You received this Service Contract, You will be refunded a pro-rated amount of the Service Contract price, less any claims paid and less an administrative fee of ten percent (10%) of the Service Contract price or twenty-five dollars (\$25), whichever is less. If You request cancellation of this Service Contract and the refund is not paid or credited within thirty (30) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days or fraction thereof the refund is not paid.

COLORADO: OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. Obligations of the Provider under this Service Contract are backed by the full faith and credit of the Provider. CANCELLATION is amended as follows: If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within forty-five (45) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract. If the Administrator cancels this Service Contract, the Administrator will refund one hundred percent (100%) of the unearned pro rata Service Contract charge paid by You, less any claims paid and no cancellation fee shall apply. SERVICE CONTRACT HOLDER'S RESPONSIBILITY: It is the responsibility of the Service Contract Holder to follow the manufacturer's specifications for the use and care/maintenance of the covered Product.

CONNECTICUT: This Service Contract is an agreement between the Provider, OM Digital Solutions 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A.; 24/7 Phone # (1) 800-622-6372 and You. In the event of a dispute with Administrator, You may contact The State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase or lease price of the Product, the cost of repair of the Product and a copy of the warranty Service

Contract. CANCELLATION is amended as follows: This Service Contract may be cancelled by the Service Contract Holder if the Product covered under this Service Contract is returned, sold, lost, stolen or destroyed. SERVICE CONTRACT HOLDER'S RESPONSIBILITY: It is the responsibility of the Service Contract Holder to follow the manufacturer's specifications for the use and care/maintenance of the covered Product.

DISTRICT OF COLUMBIA: CANCELLATION is amended as follows: Any cancellation fee shall not exceed the lesser of ten percent (10%) of the gross Service Contract price or \$25.00, whichever is less. If Your refund is not paid or credited within forty-five (45) days after Your cancellation request to the Administrator, the Administrator will add an extra ten percent (10%) to Your due refund for every thirty (30) days the refund is not paid by the Administrator.

CONTRACT HOLDER RESPONSIBILITY – It is the responsibility of the Service Contract Holder to follow the manufacturer's specifications for the use and care/ maintenance of the Product.

FLORIDA: This Service Contract is between the Provider, OM Digital Solutions and You, the purchaser. CANCELLATION is deleted and replaced with the following: You may cancel Your Service Contract at any time by informing the selling dealer or the Administrator of Your cancellation request. In the event the Service Contract is canceled by You, return of the premium shall be based upon ninety percent (90%) of the unearned pro-rata premium less any Claims that have been paid or less the cost of repairs made on Your behalf. In the event the Service Contract is canceled by the Administrator or Provider, return of the premium shall be based upon one hundred percent (100%) of the unearned pro-rata premium less any Claims that have been paid or less the cost of repairs made on Your behalf. NO INSURANCE is deleted and replaced with the following: This is not an insurance policy, it is a Service Contract. The rates charged to You for this Service Contract are not subject to regulation by the Florida Office of Insurance Regulation.

GEORGIA: CANCELLATION is amended as follows: Any cancellation fee shall not exceed ten percent (10%) of the pro rata premium refund due. In no event will any claims incurred or paid be deducted from any refund. The Provider may only cancel this Service Contract for fraud by You, material misrepresentation by You, or nonpayment by You. If the Administrator cancel this Service Contract, no cancellation fee shall apply and the Administrator shall provide written notice to You at the last known address held by the Administrator at least thirty (30) days preceding the effective date of cancellation. The notice will state the effective date and the reason for the cancellation. The lienholder may only cancel this Contract for non-payment if they hold a power of attorney.

EXCLUSIONS (WHAT IS NOT COVERED)– Only unauthorized product repairs, modifications or alterations performed after the effective date of the Service Contract are excluded. **SERVICE CONTRACT TERM & EFFECTIVE DATE OF COVERAGE** Waiting Period will be added to the term of Your Service Contract, if ADH coverage is included.

ILLINOIS: Items must be in place and in good operating condition on the effective date of coverage and become inoperative due to defects in materials or workmanship after the effective date of this Service Contract This Service Contract does not cover failures resulting from normal wear and tear. OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. **CANCELLATION** is amended as follows: If your cancellation request is made after thirty (30) days of the purchase date of this Service Contract, You will receive a pro rata refund of the Service Contract purchase price paid by You based on the number of elapsed months, less the amount of any Claims paid by the Administrator and less an administrative fee not to exceed 10% of the Service Contract purchase price, or \$50, whichever is less. In no event will any imposed administrative fee exceed fifty dollars (\$50.00).

INDIANA: This Contract is not insurance and is not subject to Indiana insurance law. OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. Obligations of the Provider under this Service Contract are backed by the full faith and credit of the Provider.

MAINE: OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. Obligations of the Provider under this Service Contract are backed by the full faith and credit of the Provider. **CANCELLATION** is amended as follows: If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and no claims have been paid, You will be refunded the full Service Contract price. If You request cancellation of this Service Contract within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and the refund is not paid or credited within forty-five (45) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

MARYLAND: CANCELLATION is amended as follows: No cancellation fee shall apply. If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within forty-five (45) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

MASSACHUSETTS: CANCELLATION is amended as follows: If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and no claims have been paid, You will be refunded the full Service Contract price. If You request cancellation of this Service Contract within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and the refund is not paid or credited within forty-five (45) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

MICHIGAN: If performance of the Service Contract is interrupted because of a strike or work stoppage at the company's place of business, the effective period of the Service Contract shall be extended for the period of the strike or work stoppage.

MINNESOTA: OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. Obligations of the Provider under this Service Contract are backed by the full faith and credit of the Provider. CANCELLATION is amended as follows: If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and no claims have been paid, You will be refunded the full Service Contract price. If You request cancellation of this Service Contract within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and the refund is not paid or credited within forty-five (45) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

MISSOURI: This agreement is not an insurance contract. OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. Obligations of the Provider under this Service Contract are backed by the full faith and credit of the Provider. CANCELLATION is amended as follows: In no event will a cancellation fee or any claims be deducted from any refund. If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and no claims have been paid, You will be refunded the full Service Contract price. If You request cancellation of this Service Contract within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and the refund is not paid or credited within forty-five (45) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

NEVADA: “Waiting Period”: the period of time starting on the Contract purchase date, through thirty (30) days thereafter, during which time no Claims are considered for coverage under this Contract, only applicable to ADH coverage. If You are not satisfied with the manner in which the Administrator are handling your claim, You may contact the Nevada Insurance Commissioner toll-free at (888)-872-3234. CANCELLATION is amended as follows: Any reference to Administrative Fee is deleted and replaced with the term Cancellation Fee. In no event will a cancellation fee exceed \$25.00. In no event will any claims incurred or paid be deducted from any refund If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and no claims have been paid, You will be refunded the full Service Contract price. If You request cancellation of this Service Contract within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and the refund is not paid or credited within forty-five (45) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract. The Administrator may cancel this Service Agreement within seventy (70) days from the date of purchase for any reason. After seventy (70) days, the Administrator may only cancel this Service Agreement for nonpayment by You, fraud or material misrepresentation by You, or a substantial breach of duties by You relating to the covered property or its use if it occurred after the effective date of the service contract and it substantially and materially increase the service required

under the service contract. If the Administrator cancel this Service Contract, You will be entitled to a pro-rata refund of the unearned Service Contract fee, no cancellation fee shall apply. EXCLUSIONS (WHAT IS NOT COVERED) – This Contract provides coverage that is excess over any other applicable coverage. Only unauthorized product repairs, modifications or alterations performed after the effective date of the Service Contract, or damages arising from such actions are excluded. OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract.

NEW HAMPSHIRE: In the event You do not receive satisfaction under this Service Contract, You may contact the New Hampshire Insurance Department at, 21 South Fruit Street, Suite 14, Concord, NH 03301, 603-271-2261.

NEW JERSEY: OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. CANCELLATION is amended as follows: If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and no claims have been paid, You will be refunded the full Service Contract price. If You request cancellation of this Service Contract within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and the refund is not paid or credited within forty-five (45) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

NEW MEXICO: OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. Obligations of the Provider under this Service Contract are backed by the full faith and credit of the Provider. If You have any concerns regarding the handling of Your claim, You may contact the Office of Superintendent of Insurance at 855-427-5674. CANCELLATION is amended as follows: No cancellation fee will apply if the Administrator cancel this Service Contract. If You request cancellation of this Service Contract within thirty (30) days of the purchase date of the Service Contract and the refund is not paid or credited within sixty (60) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract. The Administrator may cancel this Service Contract within

seventy (70) days from the date of purchase for any reason. After seventy (70) days, the Administrator may only cancel this Service Contract for the following acts by the Contract Holder: Non-payment; conviction of a crime that results in an increase in the service required under the Service Contract; discovery of fraud or material misrepresentation by the Contract Holder in obtaining the Service Contract or in presenting a claim; or discovery of either of the following if it occurred after the effective date of the Service Contract and substantially and materially increased the service required under the Service Contract: an act or omission; or a violation of any condition of the Service Contract.

NEW YORK: OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. Obligations of the Provider under this Service Contract are backed by the full faith and credit of the Provider. Obligations of the Provider under this Service Contract are backed by the full faith and credit of the Provider. CANCELLATION is amended as follows: If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and no claims have been paid, You will be refunded the full Service Contract price. If You request cancellation of this Service Contract within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and the refund is not paid or credited within thirty (30) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

NORTH CAROLINA: CANCELLATION is amended as follows: The Administrator may only cancel this Service Contract for non-payment of the purchase price of the Service Contract or a direct violation of the Service Contract by You.

OKLAHOMA: The Service Warranty Association is Northcoast Warranty Services, Inc., Oklahoma Identification #44200963. This is not an insurance contract. Coverage afforded under this service warranty is not guaranteed by the Oklahoma Insurance Guaranty Association. CANCELLATION is deleted and replaced with the following: If You cancel this Service Contract within the first thirty (30) days and no Claim has been authorized or paid within the first thirty (30) days, the Administrator will refund the entire Service Contract purchase price. If You cancel this Service Contract after the first thirty(30) days, or have made a Claim within the first thirty (30) days, return of the Provider fee

shall be based upon ninety percent (90%) of the unearned pro-rata Provider fee less the actual cost of any service provided under the Service Contract. If the Administrator cancels this Service Contract, return of the Provider fee shall be based upon one hundred percent (100%) of unearned pro-rata Provider fee less the actual cost of any service provided under the Service Contract. SERVICE CONTRACT TERM & EFFECTIVE DATE OF COVERAGE Waiting Period will be added to the term of Your Service Contract, if ADH coverage is included

OREGON: This Service Contract is an agreement between the Administrator, OM Digital Solutions 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A.; 24/7 Phone # (1) 800-622-6372 and You. HOW TO FILE A CLAIM – If You need to file a claim under this Service Contract, You must contact the Administrator by calling (1) 800-622-6372 or by visiting <https://learnandsupport.getolympus.com/repair> to obtain a claim reference number prior to having any repairs made to Your Product. Failure to call in and report the claim may result in non-payment. If the Administrator determines that there was a Failure, then the Administrator will pay You in accordance with the terms and conditions of this Contract.

SOUTH CAROLINA: If You have any questions regarding this Service Contract, or a complaint against the Administrator, You may contact the South Carolina Department of Insurance at 1201 Main Street, Suite 1000, Columbia, South Carolina 29201, (800) 768-3467. OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. Obligations of the Provider under this Service Contract are backed by the full faith and credit of the Provider. CANCELLATION is amended as follows: If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and no claims have been paid, You will be refunded the full Service Contract price. If You request cancellation of this Service Contract within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and the refund is not paid or credited within forty-five (45) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.

TEXAS: The Administrator is OM Digital Solutions 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A.; 24/7 Phone # (1) 800-622-6372. If You have any questions regarding the regulation of the Service Contract Provider or a complaint against the Obligor, You may contact the Texas

Department of Licensing & Regulation, 920 Colorado, P.O. Box 12157, Austin, Texas 78711, (800) 803-9202. CANCELLATION section is amended as follows: You may return this Service Contract within thirty (30) days of the date of purchase of this Service Contract. If this Service Contract is cancelled within the first thirty (30) days, the Administrator will refund the entire Service Contract charge, less claims paid. If this Service Contract is cancelled after the first thirty (30) days, You will receive a pro-rata refund of the Service Contract price less claims paid, and a cancellation fee not to exceed fifty (\$50.00) dollars. A ten percent (10%) penalty per month will be added to a refund that is not made within forty-five (45) days of Your cancellation request to the Provider. You may apply for reimbursement directly to the insurer if a refund or credit is not paid before the 46th day after the date on which the Service Agreement is canceled. These provisions apply only to the original purchaser of the Service Agreement. If the Administrator cancels this Service Contract, no cancellation fee shall apply.

UTAH: Full payment will be received for the purchase price of this Service Contract at the time of purchase. The Provider/Obligor is OM Digital Solutions 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A.; 24/7 Phone # (1) 800-622-6372. This Service Contract or warranty is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. Coverage afforded under this Service Contract is not guaranteed by the Property and Casualty Guaranty Association. CANCELLATION – Is amended as follows: If the Administrator cancels this Service Contract for material misrepresentation or a substantial breach of contractual duties, such cancellation will be effective thirty (30) days after mailing of notice. If the Administrator cancels this Service Contract for non-payment, such cancellation will be effective ten (10) days after the mailing of notice. The notice will state the effective date and the reason for the cancellation. HOW TO FILE A CLAIM – If You need to file a claim under this Service Contract, You must contact the Administrator by calling (1) 800-622-6372 or by visiting <https://learnandsupport.getolympus.com/repair> to obtain a claim reference number prior to having any repairs made to Your Product. Failure to call in and report the claim may result in non-payment. If the Administrator determines that there was a Failure, then the Administrator will pay You in accordance with the terms and conditions of this Contract.

VIRGINIA: If any promise made in the Contract has been denied or has not been honored within sixty (60) days after Your request, You may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at www.vdacs.virginia.gov/food-extended-service-contract-providers.shtml to file a complaint.

WASHINGTON: The State of Washington is the jurisdiction for any civil action in connection with this Contract. **EXCLUSIONS (WHAT IS NOT COVERED)** – What is excluded from coverage is limited to that which is expressly stated under the “EXCLUSIONS (WHAT IS NOT COVERED)” section of this Service Contract. OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. Obligations of the Provider under this Service Contract are backed by the full faith and credit of the Provider. **CANCELLATION** is amended as follows: If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and no claims have been paid, You will be refunded the full Service Contract price. If You request cancellation of this Service Contract within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and the refund is not paid or credited within thirty (30) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract. If the Administrator cancels this Service Contract, the Administrator shall provide written notice to You at the last known address held by the Administrator at least twenty-one (21) days preceding the effective date of cancellation. The notice will state the effective date and the reason for the cancellation. **SERVICE CONTRACT HOLDER’S RESPONSIBILITY:** It is the responsibility of the Service Contract Holder to follow the manufacturer’s specifications for the use and care/maintenance of the covered Product. **HOW TO FILE A CLAIM** – If You need to file a claim under this Service Contract, You must contact the Administrator by calling (1) 800-622-6372 or by visiting <https://learnandsupport.getolympus.com/repair> to obtain a claim reference number prior to having any repairs made to Your Product. Failure to call in and report the claim may result in non-payment. If the Administrator determines that there was a Failure, then the Administrator will pay You in accordance with the terms and conditions of this Contract.

WISCONSIN: THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.

CANCELLATION is deleted and replaced as follows: You may cancel this Service Contract at any time by informing the Administrator. If this Service Contract is canceled within thirty (30) days of the date of purchase and no Claims have been paid, the Administrator shall return one hundred percent (100%) of the purchase price paid and the Service Contract shall be void. The right to void the

Service Contract applies only to the original purchaser of the Service Contract. If Your refund is not
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paid or credited within forty-five (45) days after Your cancellation request to the Administrator, The Administrator will add an extra ten percent (10%) to Your due refund for every thirty (30) days the refund is not paid by the Administrator.

For Service Contracts canceled subsequent to the period stated in the preceding paragraph or if a claim has been made under this Service Contract within such period, the Administrator shall refund one hundred percent (100%) of the unearned pro rata provider fee, less any claims paid and less a cancellation fee not to exceed ten percent (10%) of the Service Contract purchase price paid. If You request cancellation due to a total loss of Your Product which is not covered by a replacement under the terms of Your Service Contract, the Administrator shall return one hundred percent (100%) of the unearned pro-rata Service Contract purchase price paid, less claims paid.

The Administrator may only cancel this Service Contract for material misrepresentation by You, nonpayment by You or a substantial breach of duties by You relating to the covered property or its use. If the Administrator cancels for any reason other than nonpayment, then the Administrator shall refund one hundred percent (100%) of the unearned pro rata provider fee, less any claims paid and less a cancellation fee not to exceed ten percent (10%) of the Contract purchase price paid.

If the Administrator cancels this Service Contract, the Administrator shall provide written notice to You at Your last known address at least five (5) days prior to cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation. Unauthorized repairs may not be covered.

OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. Obligations of the Provider under this Service Contract are backed by the full faith and credit of the Provider. SERVICE CONTRACT HOLDER'S RESPONSIBILITY - It is the responsibility of the Service Contract Holder to follow the manufacturer's specifications for the use and care/ maintenance of the covered Product.

WYOMING: OM Digital Solutions, 306 S New Street, Suite 110, Bethlehem, PA, 18015, U.S.A is the Provider for this Service Contract. Obligations of the Provider under this Service Contract are backed by the full faith and

credit of the Provider. CANCELLATION is amended as follows: If You decide to cancel Your Service Contract, and Your cancellation notice is received by the Administrator within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and no claims have been paid, You will be refunded the full Service Contract price. If You request cancellation of this Service Contract within twenty (20) days of the date that this Service Contract was mailed or ten (10) days if delivered at the time of the sale and the refund is not paid or credited within forty-five (45) days after Your cancellation request to the Administrator, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Service Contract.