

DEFEND Tire Road Hazard Protection™
36-MONTH TIRE ROAD HAZARD PROGRAM

YOU MUST PRESENT THE ORIGINAL PURCHASE INVOICE AND ROAD HAZARD PROGRAM STAMPS TO SUBMIT CLAIMS FOR REIMBURSEMENT

This Tire Road Hazard Program ("Road Hazard Program") is provided by the selling dealer as part of a service package and is administered by Sonsio Management, Inc. ("Administrator").

WHAT IS COVERED: This Road Hazard Program covers only the tires listed clearly on your original purchase invoice by brand, type, and size and Department of Transportation ("DOT") numbers and for which you purchased a Road Hazard Program Validation Stamp ("Road Hazard Stamp") for each tire which must be affixed to your original purchase invoice at the time of sale ("Eligible Tires"). This Road Hazard Program is limited to the repair or replacement of tires damaged as a result of a road hazard.

TERM OF COVERAGE: This Road Hazard Program covers eligible tires for a term of 36 months from the Road Hazard Stamp purchase date on your original invoice, or until any part of the tire tread that comes in contact with the road has a tread depth of 2/32" or less, whichever occurs first ("Coverage Term").

WHAT IS ROAD HAZARD DAMAGE? Road hazard damage occurs when a tire fails during the course of driving in a legal manner on a road maintained by state or local authority. Nails, glass and potholes are the most common examples of road hazards.

WHAT ARE THE BENEFITS? This Road Hazard Program provides reimbursement for flat tire changing assistance, flat tire repair, and/or tire replacement, up to the benefit limit printed on the face of each Road Hazard Stamp ("Benefit Limit") during the Coverage Term, when an eligible tire is damaged by a road hazard.

WHAT ARE THE LIMITATIONS?

- Your original purchase invoice must include the following:
 - Tire Servicing Facility Name, address, and phone number
 - Your full name, address, and signature
 - The year, make, model, and mileage of your vehicle
 - The brand, type, size and DOT number of each tire
 - The Road Hazard Stamps affixed to the invoice at the time of purchase
- Under no circumstances will the eligible reimbursement amount exceed the Benefit Limit of your Road Hazard Stamp.
- Administrator reserves the right to limit reimbursement to the generally accepted retail replacement costs
- If you do not follow the Administrator's instructions, the Administrator is not obligated to reimburse or pay for the cost of any repairs or replacements.

WHERE YOU CAN OBTAIN SERVICE: Whenever possible you should return your vehicle to the original selling dealer. If you cannot return your vehicle to the original selling dealer, you may contact the Administrator at 1-866-592-5072 during normal business hours to receive assistance locating the nearest tire servicing facility.

FLAT TIRE CHANGING ASSISTANCE: During the Coverage Term, you are eligible for reimbursement up to \$60.00 for roadside flat tire changing assistance provided by a licensed service provider of your choice when an Eligible Tire is damaged by a covered road hazard. Flat tire changing assistance is strictly limited to the roadside installation of your useable spare tire. You must have a useable spare tire. You are solely responsible for towing or other parts and services. This benefit applies only to motorized passenger vehicles and specifically excludes trailers. You may contact the Administrator for assistance in locating a licensed service provider. This service requires use of a credit card to arrange for dispatch. **Flat tire changing assistance is limited to the reimbursement of one (1) incident during the Coverage Term per Road Hazard Stamp.**

FLAT TIRE REPAIR: If an Eligible Tire is damaged due to a covered road hazard during the Coverage Term and can be safely repaired per industry standards and guidelines, the tire may be repaired by the original or any tire servicing facility. The permanent patch/plug and the labor to perform the repair will be covered up to \$20.00 per tire, per occurrence. You are responsible for any additional amounts including, but not limited to, mounting, balancing, taxes and miscellaneous fees. **Reimbursement is limited to two (2) flat tire repair claims during the Coverage Term per Road Hazard Stamp.** The Road Hazard Program will remain in effect for the repaired tire for the remainder of the Coverage Term. It is not necessary to contact the Administrator before having a flat tire repaired.

TIRE REPLACEMENT: If an Eligible Tire is damaged due to a covered road hazard during the Coverage Term and cannot be safely repaired per industry standards and guidelines, it will be replaced with an exact make/model of tire if available. If not available, a comparable quality tire will be installed. When a tire failure occurs during the first 12-month period of the Coverage Term, it will be replaced with coverage up to 100% of the

original purchase price of the tire or the replacement tire cost, or the Benefit Limit, whichever is less. When a tire failure occurs during the second 12-month period, it will be replaced with coverage up to 50% of the original purchase price of the tire or the replacement tire cost, or the Benefit Limit, whichever is less. When a tire failure occurs during the third 12-month period, it will be replaced with coverage up to 25% of the original purchase price of the tire or the replacement tire cost, or the Benefit Limit, whichever is less. You are responsible for any additional charges including, but not limited to, mounting, balancing, valve stem, taxes, disposal, and miscellaneous fees. IF YOU DESIRE TO INCLUDE THE REPLACEMENT TIRE IN THE ROAD HAZARD PROGRAM, YOU MUST PURCHASE A NEW ROAD HAZARD STAMP FOR THE REPLACEMENT TIRE.

YOUR RESPONSIBILITIES:

1. Properly care for and maintain your tires, including ensuring tires are operated at proper inflation pressures.
2. Use all reasonable means to protect your tires from additional damage.
3. Contact the Administrator at 1-866-592-5072 for prior authorization and a claim number before replacing a damaged tire.
4. Furnish such information as may be required.
5. Incur only expenses which are authorized in advance.
6. Payment of all expenses and costs not covered by this Road Hazard Program.
7. If a tire needs to be replaced and prior authorization cannot be obtained because the damage has occurred outside of the Administrator's normal business hours, you may elect to wait for authorization or proceed with a tire replacement. In order to be eligible for reimbursement: (1) if replaced, the damaged tire must be retained, AND (2) the Administrator must be contacted within 2 business days. There is no guaranteed eligibility.

WHAT YOU MUST DO TO MAKE A CLAIM WHEN AN ELIGIBLE TIRE IS DAMAGED:

1. For flat tire changing assistance reimbursement, submit a copy of your original purchase invoice showing the Road Hazard Stamps and a copy of the paid invoice from a licensed service provider. The invoice must be dated and include the service provider's name, address and telephone number and the year, make and model of your vehicle. Submit claims by fax to 1-866-449-3239, by email to tireclaims@sonsio.com or by postal mail to: Flat Tire Change Reimbursement, P.O. Box 17599, Golden, CO 80402.
2. If you have presented an Eligible Tire during the Coverage Term, the tire servicing facility will verify that the damage to the tire is due to a road hazard as defined above.
3. If the Eligible Tire can be safely repaired, you do not need to contact the Administrator for prior approval to repair the tire. The repair will be reimbursed as described under Flat Tire Repair.
4. If the Eligible Tire cannot be safely repaired, the tire servicing facility must contact the Administrator at 1-866-592-5072 for prior authorization and to obtain a claim number (not required for flat tire repair). **Prior authorization and a claim number must be obtained before replacing the damaged tire or your claim may be denied.**
5. You must sign the repair or replacement invoice.
6. You must present your original purchase invoice identifying the tires and showing the purchase of the Road Hazard Program with the Road Hazard Stamp(s) attached. Your original purchase invoice must include the information listed above in the Limitations section.
7. The dealer will make a copy of the original invoice and the repair/replacement invoice and return the original invoices to you.
8. The Road Hazard Stamp used for the tire being replaced must be surrendered to the Administrator if requested or voided by the tire servicing facility.
9. Submit a copy of the original invoice that clearly shows the information required above under Limitations and a copy of the signed repair or replacement invoice to the Administrator. **Documents may be sent by fax to 1-866-449-3239, by email to tireclaims@sonsio.com, or by postal mail to Road Hazard Program Administrator, P.O. Box 17480, Golden, CO 80402-6024.** You must include the claim number provided to you if the tire was replaced.
10. You are responsible for all expenses and costs not covered by this Road Hazard Program.
11. Tires that require replacement must be made available for inspection if requested by the Administrator. If the Administrator requires the tire for inspection, you will be informed during the call to obtain prior authorization.
12. Tires being replaced must be surrendered to the tire servicing facility or to the Administrator if requested for inspection.
13. **ALL CLAIM DOCUMENTATION MUST BE RECEIVED BY THE ADMINISTRATOR (INCLUDING THE TIRE IF REQUESTED) WITHIN SIXTY (60) DAYS OF SERVICE, OR THE CLAIM MAY BE DENIED.**

EXCLUSIONS: THIS ROAD HAZARD PROGRAM WILL NOT PAY OR REIMBURSE FOR:

1. Failures to tires occurring when any part of the tire tread that comes in contact with the road has a tread depth of 2/32" (1.6mm) or less.
2. Replacements made without the Administrator's prior authorization.
3. Repairs or replacements made by anyone other than a licensed service provider, its agents, contractors or licensees.
4. Any invoice presented for payment of services not performed as described at the time of authorization.
5. Damage incurred outside the United States and Canada.

6. Repair, replacement, or flat tire changing assistance if the original purchase invoice does not include: (1) the Tire Servicing Facility Name, address, and phone number; (2) the customer's full name, address, and signature; (3) the year, make, model, and mileage of the vehicle on which the tires are installed; (4) the brand, type, size, and DOT number of each tire; (5) the original Road Hazard Stamps.
7. Fees charged by the roadside assistance provider when (i) the driver is not with the Covered Vehicle when the roadside assistance provider arrives; (ii) the Covered Vehicle is not at the location given to the dispatcher when the roadside assistance provider arrives; or (iii) if you do not call back to cancel the requested service within the window given by the roadside assistance provider.
8. Cosmetic damage, i.e. damage that does not affect the structural integrity or safety of the tire.
9. Damage caused by mechanical failures (e.g., failed shocks, struts, alignment, balancing) or interference with vehicle components (e.g., fenders, exhaust, springs).
10. Damage due to misuse, abuse, negligence, improper application, improper towing, improper balancing or alignment, improper inflation, brake lock up, wheel spinning, torque snags, etc.
11. Damage to tires either in the sidewall or tread area due to dry rot, peeling, or cracking.
12. Loss, damage or expense as a result of off-road use (off-road use is described as driving on anything that is not a paved or gravel road maintained by the state or local authority).
13. Loss, damage or expense caused by accidents, collision, theft, larceny, snow chains, explosion, lightning, earthquakes, fire, windstorms, hurricanes, water, floods, malicious mischief, vandalism, civil commotion, riots, war, etc.
14. Michelin PAX® system, PAX® tires, and tires and wheels of similar construction and purpose.
15. Repair or replacement of a tire due to manufacturer recall, defect or warranty or any reason the manufacturer will repair or replace the tire at its expense or at a reduced cost.
16. Repair or replacement of any tire(s) used or installed on motorcycles, trailers, or on vehicles used for competitive driving or racing, police or emergency service, snow removal, carriage of passengers for hire, commercial towing, construction, or postal service.
17. Repair or replacement of any tire(s) used or installed on vehicles used for farm, ranch, or agriculture, and vehicles that are registered to or licensed under a farm or ranch.
18. Repair or replacement of any tire(s) used or installed on vehicles with a load capacity of one-ton or greater designed for, built for or used in a private recreational or commercial application including but not limited to Class A (or Type A) Motor Homes and Class C (or Type C) Motor Homes.
19. Repair or replacement of any tire(s) used or installed on vehicles with a manufacturer's load rating capacity greater than one-ton.
20. Repair or replacement of tire pressure monitoring systems (TPMS) and/or devices and components associated with TPMS.
21. Repair or replacement of tires that have been repaired in a manner other than per tire manufacturer guidelines and industry approved methods.
22. Repair or replacement of tires that have been re-treaded, re-capped, re-grooved, remolded, or tubed.
23. Liability for damage to property, injury to or death of any person arising out of the operation, maintenance or use of the vehicle whether or not related to tire damage.
24. Personal expenses arising because your vehicle is not available for use, including storage or freight charges.
- 25. PRE-EXISTING, CONSEQUENTIAL, INCIDENTAL, AND/OR SECONDARY DAMAGES.**
26. Traffic fines, citations or penalties.
27. Unreasonable costs that a customer may suffer as a result of the need to repair or replace a tire.

The benefits of this Road Hazard Program are secondary to any other coverage you may have purchased including motor club contracts and vehicle service contracts that provide tire and/or wheel coverage. When an Eligible Tire is damaged by a road hazard and another company provides any reimbursement for the tire, the maximum amount reimbursable under this Road Hazard Program will be less the amount of their reimbursement.

This Road Hazard Program gives you specific legal rights; you may have other rights, which vary from state to state. Some states do not allow the exclusion or limitation of consequential or incidental damages, therefore such limitations may not apply to you.

THE ADMINISTRATOR RESERVES THE RIGHT TO DENY ANY CLAIM SUBMITTED WITH FALSE OR MISLEADING INFORMATION OR IF THE PAPERWORK DOES NOT CLEARLY IDENTIFY THE ORIGINAL PURCHASER, VEHICLE AND TIRES. Authorization is granted based on the information provided during the call; if the documentation submitted (including the tire(s) if requested) does not substantiate the information provided during the call, your claim may be denied. All claims must be submitted within 60 days of service or your claim may be denied. All claim documentation, including the tire(s) if requested, must be submitted within 60 days of service in order for your claim to be considered for reimbursement.

GENERAL:

1. The terms and conditions outlined herein are the full and complete agreement between the parties. No oral representations should be relied upon, including any oral statements of the selling or repairing dealer.
2. The Administrator may delegate the performance of its duties and obligations and assign its rights and benefits hereunder.
3. Administrator assumes no obligation or responsibility with regard to the vehicle.

4. Administrator neither assumes nor authorizes anyone to assume additional liability on its behalf.
5. If Administrator makes any payment under this Road Hazard Program and you have a right to recover against another party, your rights shall become our rights and you shall do whatever is necessary to enable Administrator to enforce these rights.

CANCELLATION: The Administrator reserves the right to cancel this Road Hazard Program by refunding the original purchase price to the purchaser. If no claims have been made, you may cancel this Road Hazard Program by returning to the original selling dealership and surrendering the Stamps within 10 days for a full refund of the amount paid for the Road Hazard Program.

TRANSFER: This Road Hazard Program is extended only to you, the original purchaser, and not to anyone who may purchase your vehicle or tires during the term of this Road Hazard Program. Coverage is not transferable to any other vehicle or tires.

DISCLAIMER: YOU ARE NOT REQUIRED TO PURCHASE THIS ROAD HAZARD PROGRAM AS A CONDITION TO THE PURCHASE OF ANY PRODUCT OR AS A CONDITION TO THE EXTENSION OF CREDIT.

REGISTRATION: Visit www.RegisterMyRoadHazard.com to register your Road Hazard Stamps, or fax or mail a copy of your original purchase invoice to: Register My Road Hazard, P.O. Box 16846, Golden, CO 80402-6014. The toll-free fax number is 1.866.507.9516.