

**SERVICE CONTRACT  
TERMS AND CONDITIONS**

These service contract terms and conditions ("**Service Contract**") are a legal agreement governing your Peloton extended service plan. **PLEASE READ THIS ENTIRE SERVICE CONTRACT CAREFULLY.** By purchasing this Service Contract, You understand that it is a legal agreement and acknowledge that You have had the opportunity to read the terms and conditions set forth herein. This Service Contract, together with Your Order Confirmation, Covered Product purchase receipt, and any terms and conditions contained therein ("**Agreement**"), constitutes the entire agreement between You, Us, and the Administrator with respect to your Peloton extended service plan.

**1. DEFINITIONS:**

- A. "**Obligor**", "**We**", "**Us**" and "**Our**" mean AIG WarrantyGuard, Inc., 500 W. Madison Street, Ste. 3000, Chicago, IL 60661, 1-800-343-4441, in all states except in Florida and Oklahoma where it is AIG Warranty Services of Florida, Inc., 1767 WSR 434, West Longwood, FL 32750, 1-800-343-4441.
- B. "**You**" and "**Your**" mean the original customer, purchaser, or recipient of the Covered Product and this Agreement, as indicated on Your Order Confirmation.
- C. "**Administrator**" means Peloton Interactive, Inc., 125 West 25th, 11th floor, New York, NY 10001, (866)-679-9129.
- D. "**Manufacturer**" means the manufacturer of the Covered Product.
- E. "**Seller**" means the retail entity or Manufacturer that sold You the Covered Product and this Agreement.
- F. "**Covered Product**" means the item which You purchased and that is covered by this Agreement, as indicated on Your Order Confirmation and sales receipt.
- G. "**Effective Date**" means the date that the term of this Agreement begins, as indicated on Your Order Confirmation.
- H. "**Agreement Expiration Date**" means the date that coverage under this Agreement ends, as indicated on Your Order Confirmation.
- I. "**Term**" has the meaning set forth in Section 2(A) of this Agreement.
- J. "**Free Look Period**" has the meaning set forth in Section 6(E) of this Agreement.
- K. "**Order Confirmation**" means the extended warranty order confirmation sent to You for the purchase of this Agreement.

**2. REPAIR PLAN:**

- A. **Term:** Term and coverage of this Agreement begin on the Effective Date and end on the Agreement Expiration Date ("Term"), unless it is terminated, cancelled, or fulfilled earlier pursuant to its terms, in which case it ends on the earlier of those dates. In the event Your Covered Product is being serviced by an authorized technician when this Agreement expires, coverage under this Agreement will be extended until covered repair has been completed.
- B. **Coverage:** Subject to the Limits of Liability set forth below, We or Our Administrator will furnish and pay for authorized repairs to the Covered Product when the Covered Product fails to perform as intended due to a covered mechanical or electrical breakdown during normal usage. A mechanical or electrical breakdown of the Covered Product directly caused by a power surge is also covered. Parts will be replaced with those of like kind and quality and may be new or remanufactured. The use of non-original manufacturer parts is permitted. If We determine that the Covered Product cannot be repaired, if the cost of repair exceeds the Limit of Liability, or if parts are no longer available, We will, at Our option, (a) replace the Covered Product with a product of equal or similar features and functionality or (b) reimburse You for the retail price of the Covered Product, minus taxes, delivery costs, and claims paid. The decision to provide You with repair, replacement, or reimbursement will be made solely by Us or the Administrator. In the event We replace Your Covered Product, We will pay for shipping Your Covered Product to the Manufacturer and shipping the replacement product to Your home.
- C. **Limit of Liability:** Our maximum liability during the Term of this Agreement shall not exceed the purchase price of the Covered Product, as indicated on Your purchase receipt, excluding tax and delivery costs. The limit of liability includes any costs for access, diagnosis, repair, replacement, delivery of replacement product, and reimbursement during the Term of this Agreement. **We will not pay more than the Covered Product's original purchase price during the Term of this Agreement.** Upon replacement or reimbursement pursuant to the terms set forth above, this Agreement will end, all of Our contractual obligations to You under this Agreement are fulfilled, the Covered Product becomes Our property, and We may, at Our discretion, require the Covered Product to be returned to Us at Our expense.
- D. **No Lemon Policy:** During the Term of this Agreement, after three (3) service repairs have been completed on the same component of an individual Covered Product and that Covered Product component requires a fourth repair, as determined by Us, We will (a) replace the Covered Product with a comparable product or (b) reimburse You for the retail price of the Covered Product, minus taxes, delivery costs, and claims paid. Upon replacement or reimbursement, We no longer have any obligations under this Agreement and this Agreement will end. This No Lemon Policy does not apply to repairs made to the Covered Product under the Manufacturer's limited warranty.
- E. **Service Deliverables:** There is no deductible or service fee required to obtain service for Your Covered Product. Authorized service will be performed at Your provided address. An authorized technician may opt to remove the Covered Product to perform service in-shop and will return the Covered Product upon completion. In the event a Covered Product must be shipped to a central service facility, We will pay for two-way shipping to the point of repair and thereafter.

We reserve the right to inspect the Covered Product prior to coverage or during the coverage period. Model number, serial number, and original date of purchase of all Covered Products must be provided to execute application for service. **All required payments for this Agreement must be paid and current prior to services being rendered.** If You initiate service for a non-covered repair or a "no failure found" diagnosis is determined by Us, You may be responsible for all costs associated with the repair call. We are not responsible for any loss of Your data under any circumstance.

- F. **Transferability:** This Agreement is not transferable and provides coverage solely to the original purchaser of the Covered Product or any person receiving the Covered Product as a gift from the original purchaser at time of original installation.
- G. **Renewal:** The Agreement is renewable at Our discretion. Renewal cost reflects the age of the Covered Product and service costs at time of renewal.

### 3. HOW TO FILE A CLAIM:

Call the Administrator's customer service toll-free number at (866) 679-9129 from 9 a.m. to 7 p.m. (EST) for the appropriate authorized technician. All repairs must be authorized by the Administrator prior to performance of work. Claims on unauthorized repairs may be denied. Many oversights, which are not covered under this Agreement, can be due to simple circumstances such as the Covered Product not being switched on, being unplugged, or a fuse blown at the junction box. For a Covered Product that uses batteries as the prime power supply, or a remote control unit, please check that the batteries do not need replacing or recharging.

### 4. AGREEMENT HOLDERS RESPONSIBILITIES:

To keep this Agreement valid throughout the Term, You must comply with the following requirements:

- i. Retain the proof of purchase, the Order Confirmation, and any receipts for maintenance services, repairs, Manufacturer updates, or modifications. You may be required to furnish these documents in the event of a claim.
- ii. Operate and maintain the Covered Product in accordance with the recommendations in the owner's manual. These guidelines are essential to ensure the proper operation of the Covered Product.

### 5. WHAT IS NOT COVERED:

- A. PRODUCTS NOT ORIGINALLY COVERED BY A MANUFACTURER'S LIMITED WARRANTY;
- B. PRODUCT REPAIRS THAT ARE COVERED BY THE MANUFACTURER'S LIMITED WARRANTY OR ARE A RESULT OF A RECALL, REGARDLESS OF THE MANUFACTURER'S ABILITY TO PAY FOR SUCH REPAIRS;
- C. PERIODIC CHECKUPS AND PREVENTATIVE MAINTENANCE AS DIRECTED BY THE MANUFACTURER;
- D. INHERENT PRODUCT DEFECTS AND PARTS FAILURE DUE TO A RECALL;
- E. ANY AND ALL PRE-EXISTING CONDITIONS THAT OCCUR PRIOR TO THE EFFECTIVE DATE OF THIS AGREEMENT;
- F. ANY PRODUCT SOLD "AS-IS," INCLUDING BUT NOT LIMITED TO FLOOR MODELS AND DEMONSTRATION MODELS;
- G. PARTS OR REPAIRS DUE TO NORMAL WEAR AND TEAR, UNLESS TIED TO A BREAKDOWN, AND CONSUMABLE ITEMS NORMALLY DESIGNED TO BE PERIODICALLY REPLACED BY YOU DURING THE LIFE OF THE COVERED PRODUCT, INCLUDING BUT NOT LIMITED TO BATTERIES, CONSOLE OVERLAYS, HANDLE GRIPS, SEAT UPHOLSTERY, PEDAL STRAPS, AND PEDAL INSERTS;
- H. LOSS OR DAMAGE RESULTING FROM ACCIDENT, ABUSE, MISUSE, MISHANDLING, NEGLIGENCE, INTRODUCTION OF FOREIGN OBJECTS INTO THE COVERED PRODUCT, UNAUTHORIZED MODIFICATIONS OR ALTERATIONS TO A COVERED PRODUCT, ANY COVERED PRODUCT WITH REMOVED OR ALTERED SERIAL NUMBERS, FAILURE TO FOLLOW THE MANUFACTURER'S INSTRUCTIONS, AND EXTERNAL CAUSES, INCLUDING THIRD PARTY ACTIONS, FIRE, THEFT, INSECTS, ANIMALS, STAINS, FLUIDS, MOLD, CUTS, BURNS, EXPOSURE TO WEATHER CONDITIONS, EXTREME TEMPERATURE, WINDSTORM, SAND, DIRT, HAIL, EARTHQUAKE, FLOOD, WATER, ACTS OF GOD, AND CONSEQUENTIAL LOSS OF ANY NATURE;
- I. LOSS OR DAMAGE CAUSED BY WAR, INVASION OR ACT OF FOREIGN ENEMY, HOSTILITIES, CIVIL WAR, REBELLION, RIOT, STRIKE, LABOR DISTURBANCE, LOCKOUT, OR CIVIL COMMOTION;
- J. INCIDENTAL, CONSEQUENTIAL, OR SECONDARY DAMAGES, DELAY IN RENDERING SERVICE UNDER THIS AGREEMENT, AND LOSS OF USE OR TIME DURING THE PERIOD THAT THE COVERED PRODUCT IS AT AN AUTHORIZED TECHNICIAN OR OTHERWISE AWAITING PARTS;
- K. ANY PRODUCT USED IN A COMMERCIAL SETTING OR RENTAL BASIS UNLESS YOU PURCHASED A COMMERCIAL PLAN, AS INDICATED ON YOUR ORDER CONFIRMATION;
- L. FAILURES THAT OCCUR OUTSIDE OF THE 50 STATES OF THE UNITED STATES OF AMERICA, THE DISTRICT OF COLUMBIA, AND PUERTO RICO;
- M. NONFUNCTIONAL OR AESTHETIC PARTS THAT ARE NOT CRITICAL TO THE PERFORMANCE OF THE PRODUCT'S ESSENTIAL FUNCTION, INCLUDING BUT NOT LIMITED TO MOTOR COVERS, PROTECTIVE SHROUDS, AND ENTERTAINMENT RACKS; EXTERNAL EQUIPMENT, SUCH AS POWER CORDS AND EQUIPMENT MATS, USED OR MODIFIED FOR THE PURPOSE OF USE WITH OR FOR THE COVERED PRODUCT; AND ANY MISSING OR BROKEN PART THAT DOES NOT RESULT IN THE PRODUCT BEING NON-OPERATIONAL;
- N. SCRATCHES, COSMETIC PARTS, PEELINGS, AND DENTS;
- O. UNAUTHORIZED REPAIRS AND PARTS REPLACEMENT;
- P. COST OF INITIAL INSTALLATION AND SET-UP OF THE COVERED PRODUCT;
- Q. ACCESSORIES USED IN CONJUNCTION WITH A COVERED PRODUCT;
- R. ANY LOSS OTHER THAN A COVERED BREAKDOWN OF THE COVERED PRODUCT;
- S. LOSS OF DATA AND ANY MECHANICAL BREAKDOWN OR DAMAGE CAUSED BY A COMPUTER OR SOFTWARE VIRUS;
- T. BREAKDOWNS WHICH ARE NOT REPORTED WITHIN THE TERM OF THIS AGREEMENT;
- U. FAILURE AS A RESULT OF RUST OR CORROSION ON ANY COVERED PRODUCT OR PART;
- V. INCORRECT CONNECTION OF SIGNAL LEADS OR INCORRECT ELECTRICAL SUPPLY AND FAILURE OR IMPROPER USE OF ANY ELECTRICAL SOURCE;
- W. ABNORMAL VARIATION OF ELECTRICITY OR WATER SUPPLY;
- X. DAMAGE INCURRED WHILE MOVING THE COVERED PRODUCT TO ANOTHER LOCATION; AND
- Y. MODIFICATIONS TO MEET CHANGES IN FEDERAL, STATE OR LOCAL CODES AND REGULATIONS.

## 6. CONDITIONS:

- A. **Territorial Limitation:** This Agreement does not cover products located outside of the 50 states of the United States of America, the District of Columbia, and Puerto Rico.
- B. **Incidental/Consequential Damages and Warranties:** WE, THE ADMINISTRATOR, THE DEALER/RETAILER, AND THEIR AGENTS, CONTRACTORS, AND LICENSEES WILL NOT UNDER ANY CIRCUMSTANCES BE LIABLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES, INCLUDING PROPERTY DAMAGE, LOST TIME, LOST DATA RESULTING FROM THE BREAKDOWN OR FAILURE OF ANY EQUIPMENT OR FROM DELAYS IN SERVICING OR THE INABILITY TO RENDER SERVICE ON ANY COVERED EQUIPMENT. EXCLUSION IS MADE OF ANY IMPLIED WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE. THERE ARE NO EXPRESS OR IMPLIED WARRANTIES MADE HEREIN.
- C. **Subrogation:** If We make any payment, We are entitled to recover what We paid from other parties. By accepting settlement of a claim, You transfer to Us Your right to recovery against any other party.
- D. **Entire Agreement:** This Agreement represents the entire Agreement between You and the Obligor. No agent has the authority to change this Agreement or to waive any of its provisions. No other written or oral statement applies to this Agreement. No coverage will be provided under this Agreement if any information that You, or anyone claiming benefits hereunder, provided to Us regarding this Agreement is determined to be false, misleading, or omitted.
- E. **Cancellation:**
- (1) You may cancel this Agreement for any reason at any time by contacting the Administrator in writing.
  - (2) If You cancel within thirty (30) days of receipt of this Agreement without making a claim ("Free Look Period"), You will receive a full refund.
  - (3) If You cancel within thirty (30) days of receipt of this Agreement after making a claim or after thirty (30) days from receipt, you will receive a pro-rata refund based on the time expired, less the cost of claims paid.
  - (4) We reserve the right to cancel this Agreement upon at least thirty (30) days prior written notice. If We cancel this Agreement, a pro-rata refund will be issued for the unexpired term, less the costs of any claims paid. However, in the event of customer fraud, material misrepresentation, failure to pay, or a substantial breach of Your duties under this Agreement, cancellation may be immediate and without prior notice. In the event of cancellation for customer fraud or material misrepresentation, We may demand immediate payment of the cost of all services provided to You, less Your payments made, and no refund of any kind will be issued. The notice of cancellation will include the reason and the effective date of cancellation.
- F. **Insurance Policy: This Agreement is not a contract of insurance.** The obligations of the Obligor are secured by an insurance policy issued by Illinois National Insurance Co., 500 W. Madison St., Ste. 3000, Chicago, IL 60661, Ph: (800) 250-3819 in all covered states with the exception of AR, FL, MS, NC, NY, and OK, where the insurance policy is issued by New Hampshire Insurance Company, 500 W. Madison St., Ste. 3000, Chicago, IL 60661, Ph: (800) 250-3819. 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, become insolvent, or are otherwise financially impaired, You are entitled under state law to 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 Agreement when sending correspondence to the Insurer. The Insurer and Obligor shall not be deemed to provide coverage and the Insurer or Obligor shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity 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.

## 7. STATE VARIATIONS. The following state-specific variations will control if inconsistent with any other provisions of this Agreement:

**Alabama, Arkansas, Hawaii, Louisiana, Maryland, Massachusetts, Minnesota, Missouri, Nevada, New Jersey, South Carolina, Wisconsin and Wyoming:** The following statement is added to Section 6(E) of this Agreement: If You cancel Your Agreement during the Free Look Period without making any claims and do not receive a full refund or credit within forty five (45) days of Our receipt of the returned Agreement, a ten percent (10%) penalty per month shall be applied to the refund owed to You. The right to void the service contract during the Free Look Period is not transferable and applies only to the original contract purchaser.

**Alabama:** Section 6(E)(2) is deleted in its entirety and replaced with the following: "If You terminate this Agreement during the Free Look Period after making a claim or terminate this Agreement after the Free Look Period, You will receive a refund of the unearned portion of the purchase price based on time expired, less a termination fee of \$25. Any refund due to You under this paragraph or Section 6(E) of the Agreement may be credited to an outstanding balance of Your account, and the excess, if any, shall be refunded to the original purchaser." Section 6(E)(4) is deleted in its entirety and replaced with the following: "We reserve the right to cancel this Agreement for any reason upon at least five (5) days prior written notice to You at Your last known address. The notice will state the effective date of cancellation and the reason for cancellation. However, prior notice is not required if the reason for Our cancellation is nonpayment of the provider fee or material misrepresentation by You relating to the covered property or its use. If We cancel this Agreement, a pro-rata refund will be issued for the unexpired term, less the costs of any claims paid. In the event of cancellation for customer fraud or material misrepresentation, We may demand immediate payment of the cost of all services provided to You, less Your payments made, and no refund of any kind will be issued."

**Arizona:** Section 5(E) is deleted in its entirety and replaced with the following: "**ANY PRE-EXISTING CONDITIONS, DEFECTS, OR DEFICIENCIES, UNLESS SUCH CONDITIONS WERE KNOWN OR SHOULD HAVE REASONABLY BEEN KNOWN BY US OR THE PERSON SELLING THE SERVICE CONTRACT ON OUR BEHALF.**" Sections 6(E)(2) and (3) of the Agreement are deleted in their entirety and replaced with the following: "If this Agreement is cancelled, You will receive a pro-rata refund after deducting for claims paid and administration expenses associated with the cancellation. The administrative expenses may not exceed ten percent (10%) of the gross amount paid by You for the Agreement." Section 6(E)(4) is deleted in its entirety and replaced with the following: "We reserve the right to cancel this Agreement upon at least thirty (30) days prior written notice. However, in the event of customer fraud, material misrepresentation, failure to pay, or a substantial breach of Your duties under this Agreement, cancellation may be immediate and without prior notice. We may not cancel or void this Agreement for any of the following reasons: (1) Preexisting conditions that were known or that reasonably should have been known by Us or Our subcontractors; (2) prior use or unlawful acts relating to the product; or (3) misrepresentation by Us or Our subcontractors. Neither We, Our assignees, nor Our subcontractors may cancel or void coverage under this Agreement due to Our failure to provide correct information or Our failure to perform the services or repairs provided in a timely, competent, and workmanlike manner."

**Arkansas:** A claim against Us may include a claim for the return of the unearned provider fee. Section 6(E)(4) is deleted in its entirety and replaced with the following: **"We reserve the right to cancel this Agreement upon thirty (30) days written notice.** However, if the reason for cancellation is nonpayment of the provider fee, material misrepresentation, or a substantial breach of Your duties relating to a covered product or its use, We may cancel this Agreement immediately without any prior notice to You. Unless the cancellation is for nonpayment, We will provide You with a pro rata refund of the unearned portion of the provider fee, less the amount or value of any claims paid, if We cancel the Agreement."

**California:** Section 6(E) is deleted in its entirety and replaced with the following: "If You cancel this Contract within sixty (60) days from the date of receipt, You will receive a full refund of the purchase price less the cost of any claims paid. If You cancel this Contract after sixty (60) days from the date of receipt, You shall receive a pro-rata refund of the purchase price less any claims paid. If You cancel this Contract, You must provide written notice of cancellation to the Administrator at the address below. In addition, the Administrator may assess a cancellation or administrative fee, not to exceed ten (10) percent of the price of the Service Contract or twenty-five (\$25) dollars, whichever is less. The Administrator is Peloton Interactive, Inc. located at 125 West 25th, 11th floor, New York, NY 10001." For information regarding Our privacy practices and Your rights under the California Consumer Privacy Act, please visit <https://www.aig.com/privacy-policy>.

**Colorado:** Action under this Agreement may be covered by the provisions of the "Colorado Consumer Protection Act" or the "Unfair Practices Act" articles 1 and 2 of title 6, C.S.R., and a party to such an Agreement may have the right of civil action under such laws, including obtaining the recourse or penalties specified in such laws.

**Connecticut:** If Your term of coverage is less than one (1) year, this Agreement is automatically extended while the product is being repaired. You may cancel this Agreement if You return the product or the product is sold, lost, stolen, or destroyed. Resolution of Disputes: If We are unable to resolve any disputes with You regarding this Service Plan, You may file a written complaint to the State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must describe the dispute, identify the price of the product and cost of repair, and include a copy of this Agreement.

**Florida:** The rate charged for this Agreement is not subject to regulation by the Florida Office of Insurance Regulation. Sections 6(E)(2) and (3) of this Agreement are deleted in their entirety and replaced with the following: "If You cancel this Agreement, return of premium will be based upon ninety (90%) percent of unearned pro-rata premium less any claims that have been paid or less the cost of repairs made on Your behalf." Section 6(E)(4) of this Agreement is deleted in its entirety and replaced with the following: **"We reserve the right to cancel this Agreement upon at least thirty (30) days prior written notice mailed to Your last known address.** However, in the event of customer fraud, material misrepresentation, failure to pay, or a substantial breach of Your duties under this Agreement, Our cancellation may be immediate. If We cancel this Agreement, We will refund 100% of the unearned pro rata premium, less any claims paid."

**Georgia:** Section 5(E) is deleted in its entirety and replaced with the following: **"ANY AND ALL PRE-EXISTING CONDITIONS KNOWN TO YOU OR REASONABLY SHOULD BE KNOWN TO YOU THAT OCCUR PRIOR TO THE EFFECTIVE DATE OF THIS AGREEMENT."** Section 6(E)(3) is deleted in its entirety and replaced with the following: "If You cancel this Agreement during the Free Look Period after making a claim or cancel this Agreement after the Free Look Period, We will refund the excess of the consideration paid for the Agreement, above the customary short rate for the expired term of the Agreement." Section 6(E)(4) is deleted in its entirety and replaced with the following: "We may only cancel this Agreement for fraud, material misrepresentation, or failure to pay any amounts due. We will provide You with written notice of such cancellation, which will be effective at least thirty (30) days from date of mailing such notice. If We cancel this Agreement, We will refund any unearned portion of the Agreement price on a pro rata basis. Claims paid will not be deducted from any refund due under this Agreement." The following paragraph is added to Section 6(E) of the Agreement: "Any refund owed and not paid as required is subject to a penalty equal to 25% of the refund owed and interest of 18% per year until paid; however, such penalty shall not exceed 50% of the amount of the refund. Cancellations will comply with Section 33-24-44 of the Code of Georgia." If a claim covered by this Agreement is also covered by another service contract, then the claim will be paid on a pro-rata basis with such other service contract. If a claim covered by this Agreement is covered by an insurance policy, manufacturer's warranty, or recall, or is the subject of any legal action, We shall pay only for the amount of the cost to repair or replace such covered product in excess of the amount due from that other insurance policy, manufacturer's warranty, recall, or legal action. In no event, however, shall We pay more than the applicable Limit of Liability.

**Illinois:** This Contract does not cover failure resulting from normal wear and tear. Section 6(E)(4) is deleted in its entirety and replaced with the following: **"We reserve the right to cancel this Agreement upon at least thirty (30) days prior written notice.** If We cancel this Agreement, a pro-rata refund will be issued for the unexpired term, less the costs of any claims paid. However, in the event of customer fraud, material misrepresentation, failure to pay, or a substantial breach of Your duties under this Agreement, cancellation may be immediate and without prior notice. The notice of cancellation will include the reason and the effective date of cancellation. If this Agreement is cancelled at any time, We may retain a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50. The obligor, AIG WarrantyGuard, Inc., is the party responsible for honoring cancellation requests."

**Indiana:** Proof of payment for this Agreement constitutes proof of payment to the insurer for the reimbursement insurance coverage specified in this Agreement.

**Maine:** Section 6(E)(4) is deleted in its entirety and replaced with the following: "We may cancel this Agreement by providing You with at least 15 days prior written notice of cancellation mailed to Your last known address. If We cancel this Agreement for any reason other than nonpayment of the provider fee, We will refund 100% of the unearned pro rata provider fee, less any claims paid. We may also charge You an administrative fee for the cancellation, not to exceed 10% of the provider fee."

**Maine and Washington D.C.:** The following is added to Section 6(E)(2) of the Agreement: "If You cancel this Agreement during the Free Look Period without making any claims and We do not provide the full refund within forty-five days after Your return of the service contract to Us, a 10% penalty per month will be added to the applicable refund. The right to void the service contract during the Free Look Period is not transferable and applies only to the original contract purchaser." Section 6(E)(3) of the Agreement is deleted in its entirety and replaced with the following: "If You terminate this Agreement during the Free Look Period after making a claim or terminate this Agreement after the Free Look Period, You will receive a pro rata refund based on the time expired, less the cost of any claims made. We may also charge You a reasonable administrative fee, not to exceed 10% of the contract price."

**Maryland:** Your service contract is extended automatically if We fail to perform the services under the service contract and will not terminate until the services are provided in accordance with the terms of the service contract.

**Michigan:** **If performance of this Agreement is interrupted because of a strike or a work stoppage at Our place of business, the effective period of this Agreement will be extended for the period of the applicable strike or work stoppage.**

**Minnesota:** Section 6(E)(4) of the Agreement is deleted in its entirety and replaced with the following: "We reserve the right to cancel this Agreement upon thirty (30) days written notice. However, in the event of customer fraud, material misrepresentation, failure to pay, or a substantial breach of Your duties under this Agreement, cancellation may be made upon at least five days written notice to You. If We cancel this Agreement, a pro-rata refund will be issued for the unexpired term, less the costs of any claims paid. In the event of cancellation for customer fraud or material misrepresentation, We may demand immediate payment of the cost of all services provided to You, less any payments made, and no refund of any kind will be issued. The notice of cancellation will include the reason and the effective date of cancellation."

**Nevada:** Section 6(E) is deleted in its entirety and replaced with the following: "You are entitled to a "Free Look" period for this Contract. If You decide to cancel this Contract within thirty (30) days of purchase, You are entitled to a one hundred percent (100%) refund of any fees paid. If You cancel this Contract after thirty (30) days from purchase, You will receive a pro-rata refund based on the days remaining.. No cancellation of this Contract by Us may become effective until at least fifteen (15) days after a notice of cancellation is mailed to You at Your last known address. If the contract has been in effect for seventy (70) days or more, We can **only** cancel this Contract due to (1) unauthorized repairs which result in a material change in the nature or extent of the risk, occurring after the first effective date of the current Contract, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the Contract was issued or last renewed; (2) Discovery of fraud or material misrepresentation by the holder in obtaining the service contract, or in presenting a claim for service; (3) An act or omission by You or a violation by You of any condition of the service contract, which occurred after the effective date of the service contract and which substantially and materially increases the service required under the service contract. If We cancel this Contract You will receive a pro-rata refund based on the days remaining, no cancellation fee will be imposed and no deduction for claims paid will be applied. LIMITATIONS OF COVERAGE section contains exclusions and limitations to coverage but not reasons for which the contract itself may be cancelled. **No deductions of any type shall be made from any refund owed as a result of cancellation or buyout.**" If You are not satisfied with the manner in which We are handling Your claim, You may contact the Commissioner of the Division of Insurance at 1-888-872-3234.

**New Hampshire:** In the event You do not receive satisfaction under this Agreement, You may contact the New Hampshire Insurance Department by mail at 21 South Fruit Street, Suite 14, Concord, New Hampshire 03301, or by telephone at 603-271-2261.

**New Jersey:** The use of refurbished, reconditioned, or non-original manufacturer's parts is permitted.

**New Mexico:** The following is added to Section 6(E)(2) of the Agreement: "If You cancel this Agreement during the Free Look Period without making any claims and We do not provide the full refund within sixty days after Your return of the Agreement, a 10% penalty per month will be added to the unpaid refund. The right to void the service contract during the Free Look Period is not transferable and applies only to the original contract purchaser." Section 6(E)(3) is deleted in its entirety and replaced with the following: "If You terminate this Agreement during the Free Look Period after making a claim or after the Free Look Period, You will receive a pro rata refund based on the time expired, less the cost of any claims made and a reasonable administrative fee, not to exceed 10% of the contract price." Section 6(E)(4) is deleted in its entirety and replaced with the following: "**We reserve the right to cancel this Agreement upon thirty (30) days written notice.** If We cancel the Agreement, a pro-rata refund will be issued for the unexpired term, less the costs of any claims made. No administrative fee will be imposed if We cancel the Agreement. If this Agreement has been in effect for at least seventy (70) days, We may not cancel this Agreement before the expiration of the agreed term or one year after this Agreement's effective date, whichever occurs first, except for the following reasons: 1) Your failure to make full payment by the due date; 2) Your conviction of a crime that results in an increase in the service required under the Agreement; 3) discovery of fraud or material misrepresentation by You in obtaining this Agreement or in presenting a claim for service thereunder; or 4) discovery of an act or omission by You or a violation by You of any condition under this Agreement, if it occurred after the effective date of this Agreement and substantially and materially increased the service required under this Agreement." If You have any concerns regarding the handling of Your claim, You may contact the Office of the Superintendent of Insurance at 1-855-427-5674.

**North Carolina:** The purchase of this Contract is not required either to purchase or to obtain financing for a home appliance. The Administrator may not cancel this Service Contract except for non-payment by You or for violation of any of the terms and conditions of this Contract.

**New York and Washington:** The following paragraph is added to Section 6(E) (2) of the Agreement: "If You cancel this Agreement during the Free Look Period without making any claims and We do not provide the full refund within thirty days after Your return of the Agreement, a 10% penalty per month will be added to the refund. The right to void the Agreement during the Free Look Period is not transferable and applies only to the original contract purchaser."

**Ohio:** Repairs cannot exceed the purchase price of the product; the total payment(s) for all claims under this Contract shall not exceed the original retail price of the covered product(s).

**Oklahoma:** This is not an insurance contract. Coverage afforded under this Agreement is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma service warranty statutes do not apply to commercial-use references in a service warranty contract. This Contract is not issued by the manufacturer or wholesaler company marketing the product. This Contract will not be honored by such manufacturer or wholesale company. The Obligor is AIG Warranty Services of Florida, Inc., Oklahoma License No. 44200930. This Contract is secured by a reimbursement insurance policy provided by New Hampshire Insurance Company Inc., 500 W. Madison St., Ste. 3000, Chicago, IL 60661. The term "etc..." is stricken from this contract. Section 6(E) of this Agreement is deleted in its entirety and replaced with the following: "You may cancel this Agreement for any reason at any time. To cancel, contact Peloton Interactive, Inc. in writing at 125 West 25th, 11th floor, New York, NY 10001. If You cancel this Agreement within the first thirty (30) days of receipt, You will receive a full refund. If You cancel this Agreement after thirty (30) days, You will receive a refund based on one hundred percent (100%) of the unearned pro rata premium, less a cancellation fee of ten percent (10%) of the unearned pro rata premium. No claim incurred or paid, nor any repair made, will be deducted from the amount to be returned in the event of cancellation. We may not cancel this Agreement except for fraud, material misrepresentation, or nonpayment by You. Notice of such cancellation will be mailed to You at least thirty (30) days prior to cancellation. If We cancel this Agreement, We will refund one-hundred percent (100%) of the unearned pro-rata premium."

**Oregon:** The license number for AIG WarrantyGuard, Inc. in Oregon is 208059.

**Rhode Island:** Claims may only be made directly against the Obligor identified in this Agreement. No claim may be made against any insurer identified in this Agreement.

**South Carolina:** In the event of a dispute with the provider of this contract, You may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Ste. 1000, Columbia, South Carolina, 29201, Telephone #: (800) 768-3467.

**Tennessee:** This Contract is automatically extended while the product is being repaired.

**Texas:** A ten (10%) percent penalty per month will be added to a refund that is not made within forty-five (45) days of return of the Contract to Us. You may cancel this Contract after the time periods above or after You have made a claim for service by returning the Contract to the Administrator and receive a pro-rata refund of the Contract price less any claims that have been paid. Unresolved complaints concerning a provider or questions concerning the registration of a service contract provider may be addressed to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711, (512) 463-6599 or (800) 803-9202 (in Texas). **The Provider is AIG WarrantyGuard, Inc., 500 W. Madison Street, Ste. 3000, Chicago, IL 60661.**

**Utah:** This Agreement is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. Coverage afforded under this Agreement is not guaranteed by the Property and Casualty Guarantee Association. If Your covered failure results in a loss of heating, cooling, or electrical power to Your air conditioner or refrigerator/freezer, repairs on Your covered product will commence within 24 hours after You report Your claim by calling the number above. In the event an emergency repair is required outside of the Administrator's normal business hours, You may engage Your own licensed repair provider without prior authorization. Emergency repair is defined as a failure that creates a risk to health or property and that such failure requires an immediate repair be made. Proof of loss should be furnished by You to Us as soon as reasonably possible. Failure to furnish such notice or proof within the time required by this Agreement does not invalidate or reduce a claim. Section 6(E)(4) is deleted in its entirety and replaced with the following: "We may cancel this Agreement during the first sixty (60) days of the initial term by mailing to You a notice of cancellation at least thirty (30) days prior to the effective date of cancellation, except that We may also cancel this Agreement during such time period for nonpayment of premium by mailing You a notice of cancellation at least ten (10) days prior to the effective date of cancellation. After sixty (60) days have elapsed, We may cancel the Agreement by mailing a cancellation notice to You at least ten (10) days prior to the cancellation date for cancellations due to nonpayment of premium, and thirty (30) days prior to cancellation date for any of the following reasons: (a) material misrepresentation; (b) substantial change in the risk assumed, unless We should reasonably have foreseen the change or contemplated the risk when entering into the Agreement; or (c) substantial breaches of contractual duties, conditions, or warranties."

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

**Washington:** Section 6(F) is deleted in its entirety and replaced with the following: "**This Agreement is not a contract of insurance**, but the obligations of the Obligor are secured by an insurance policy issued by Illinois National Insurance Co., 500 W. Madison St., Ste. 3000, Chicago, IL 60661, Ph: (800) 250-3819. 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 Agreement when sending correspondence to the Insurer."

**Wisconsin Residents: THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.** Section 6(E)(3) is deleted in its entirety and replaced with the following: "If You cancel this Agreement during the Free Look Period after making a claim or cancel this Agreement after the Free Look Period, We will refund 100% of the unearned pro rata provider fee, less the costs of any claims made and a reasonable administrative fee for cancellation, not to exceed 10% of the provider fee." Section 6(E)(4) is deleted in its entirety and replaced with the following: "We may only cancel this Agreement for nonpayment of the provider fee, material misrepresentation by You to Us or the Administrator, or substantial breach of duties by You relating to the covered product or its use. We will mail written notice of cancellation to Your last known address at least five (5) days prior to cancellation by Us, which shall state the effective date of cancellation and the reason for cancellation. If We cancel this Agreement for any reason other than nonpayment of the provider fee, We will refund 100% of the unearned pro rata provider fee, less any claims paid and a reasonable administrative fee for cancellation, not to exceed 10% of the provider fee." The following is added to Section 6(E) of the Agreement: "In the event of total loss of covered property that is not covered by a replacement of the property under this Agreement, You may cancel this Agreement and receive a pro rata refund of any unearned provider fee, less any claims paid." We will not deny Your claim solely because You did not obtain preauthorization if We are not prejudiced by Your failure to notify Us. The "Subrogation" section does not apply to Wisconsin. The service contract provider is AIG WarrantyGuard, Inc. 500 W. Madison Street, Ste. 3000, Chicago, IL 60661. Obligations of the provider under this service contract are insured under a service contract reimbursement insurance policy.