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Introduction

This procedure manual will help your dealership implement the vehicle service contract (“VSC”) program administered by CNA National Warranty Corporation (in Florida, CNA National Warranty Corporation—Florida, license 60098).

Effective and efficient administration of your VSC program can be achieved by thorough review, understanding and use of the guidelines contained in this manual.

Supplies

CNA National’s products and programs are distributed through a network of approved, independent agencies and their trained representatives. Supplies for our programs may be ordered by contacting your local CNA National representative. Contact information should be completed in the space below.

<table>
<thead>
<tr>
<th>Agency/Address:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Representative:</td>
<td></td>
</tr>
<tr>
<td>Contact Numbers:</td>
<td></td>
</tr>
</tbody>
</table>

If you have access to the CNA National website, various forms are posted online including register and remittance reports, cancellation and waiver forms, documents for our “POPP” program (12- and 18-month interest-free financing), vehicle class listings as well as this manual. If you don’t currently have access to our website, please contact your local representative noted above.

E-Rating (QuikRate)

VIN-driven rating is available for vehicle service contracts through QuikRate. This on-line application returns available rates in seconds, eliminating the need for paper charts while reducing rating errors.

E-Contracting (QuikContract)

E-contracting is available for CNA National’s vehicle service contract, GAP, and tire and wheel programs. E-contracting reduces contract and rating errors while saving valuable time in completing and submitting contracts. Please contact your CNA National representative noted above to set up e-contracting for your dealership.
CNA National has an advanced, automated telephone system to serve your dealership and your VSC customers, quickly and efficiently anywhere in the United States.

<table>
<thead>
<tr>
<th>CLAIMS</th>
<th>UNDERWRITING</th>
<th>WEB HELP DESK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phone: 800-722-4758, ext. 444 Fax: 800-447-1420</td>
<td>Phone: 800-345-0191, ext. 402 Fax: 800-345-1169</td>
<td>Phone: 800-345-0191, ext 775</td>
</tr>
<tr>
<td><strong>Contact Claims for:</strong></td>
<td><strong>Contact Underwriting for:</strong></td>
<td><strong>Contact Web Help Desk for:</strong></td>
</tr>
<tr>
<td>• Pre-authorization for repairs</td>
<td>• Eligibility questions</td>
<td>• Login problems</td>
</tr>
<tr>
<td>• Additional work authorizations</td>
<td>• Contract corrections</td>
<td>• Error messages</td>
</tr>
<tr>
<td>• Coverage questions</td>
<td>• Contract issuance or exceptions</td>
<td>• Display errors</td>
</tr>
<tr>
<td>• Payment status</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>HOURS</strong></th>
<th><strong>HOURS</strong></th>
<th><strong>HOURS</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mountain Standard Time</td>
<td>Mountain Standard Time</td>
<td>Mountain Standard Time</td>
</tr>
<tr>
<td>Monday through Friday</td>
<td>Monday through Friday</td>
<td>Monday through Friday</td>
</tr>
<tr>
<td>6 a.m. to 6 p.m. (Standard Time)</td>
<td>8 a.m. to 5 p.m.</td>
<td>Web help is available 24/7. Full support is available Monday through Friday from 8 a.m. to 5 p.m. MST. Outside of these hours, limited support is available.</td>
</tr>
<tr>
<td>5 a.m. to 5 p.m. (during Daylight Saving time)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Saturday</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 a.m. to 3 p.m.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Mailing Address</strong></th>
<th><strong>Street Address</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>CNA National (or CNA National Warranty Corporation – Florida) P. O. Box 2840 Scottsdale, AZ 85252-2840</td>
<td>CNA National (or CNA National Warranty Corporation – Florida) Suite 400 4150 N. Drinkwater Blvd. Scottsdale, AZ 85251</td>
</tr>
</tbody>
</table>
VSC Coverages

Core (New, Near-New and Used):
- Automotive Preferred Care\textsuperscript{SM} (APC): our top-of-the-line “exclusionary” coverage. All parts, services or conditions not specifically excluded are covered. Available on vehicles with up to 125,000 miles at time of sale.
- Mechanical Advantage Care\textsuperscript{SM} (MAC): our most comprehensive stated-component coverage. Available on vehicles with up to 125,000 miles at time of sale.
- Vehicle Value Care\textsuperscript{SM} (VVC): value-priced, stated-component coverage. Available on vehicles with up to 150,000 miles at time of sale.

Wrap (New and Near-New):
- Factory Wrap+Plus Care\textsuperscript{SM}: Three levels of wrap coverage (Preferred, Advantage, and Value) for eligible vehicles that provide additional protection for extended factory powertrain warranties plus extended coverage for engine, transmission and drivetrain assembly after expiration of the factory warranty. Basic (full) factory warranty must be in place and original factory powertrain extensions must be transferred, if necessary.

Certified Vehicles (Used)
- Certified+Plus Care\textsuperscript{SM}: Two levels of protection (Preferred and Advantage) for vehicles certified under a factory certification program, plus extended coverage for engine, transmission and drivetrain assembly after expiration of the factory warranty. \textit{Certified+Plus Care may only be offered on vehicles that have been certified by the selling dealer under their manufacturer’s certification program and that have been issued an extended limited powertrain warranty by the factory.}

Powertrain (New, Near-New and Used):
- Powertrain Advantage Care\textsuperscript{SM} (PAC): This coverage is only available through e-contracting and offers coverage for listed engine, transmission and drivetrain assembly components. Available on vehicles with up to 150,000 miles at time of sale. Please verify the underlying factory powertrain warranty when selling this coverage to ensure customer benefit. Term of the Powertrain service contract \textbf{must exceed} the term of the underlying original factory powertrain warranty.

\textit{Note: Factory Wrap+Plus Care, Certified+Plus Care and Powertrain Advantage Care each have a contract form which is different from the core program for new and used vehicles.}
Deductible Options

There are three deductible checkbox options on all VSC plans (except Certified+Plus Care).

Core Coverages, Factory Wrap+Plus Care<sup>SM</sup> and Powertrain Advantage Care<sup>SM</sup>:

- $100 Deductible
- $100 Disappearing Deductible (no deductible is charged for any covered repair performed at the selling dealership; however, if the vehicle is repaired at a different facility, a $100 deductible will be charged per repair visit)
- $200 Deductible

If none of the above is checked on page one, all contracts will “default” to the fourth option of the variable deductible schedule as stated in Section 5, “Your Deductible” of the coverage (Section 4 on Powertrain Advantage Care). Leave boxes unchecked if the customer would like to select the deductible schedule option.

Certified+Plus Care<sup>SM</sup>:

- $100 Deductible
- $100 Disappearing Deductible (no deductible is charged for any covered repair performed at the selling dealership; however, if the vehicle is repaired at a different facility, a $100 deductible will be charged per repair visit)

If none of the above is checked on page one, all contracts will “default” to the fourth option of the variable deductible schedule as stated in Section 5, “Your Deductible” of the coverage. Leave boxes unchecked if the customer would like to select the deductible schedule option.
Surcharges

Surcharges are required for snowplow-equipped vehicles as well as for vehicles that have custom suspension packages. (Powertrain Advantage Care may not be sold on any vehicle that is snowplow equipped or has been lifted or lowered.)

SNOWPLOW-EQUIPPED VEHICLES (Surcharge required; not available on Powertrain Advantage Care contracts): Snowplow-equipped vehicles will be eligible for coverage as long as the vehicle is eligible for a vehicle service contract. (As an example, a vehicle that came from the factory as a cab and chassis would not be eligible and a vehicle service contract cannot be sold on this vehicle.)

✓ Personal Use: A mandatory surcharge is required if the eligible vehicle is equipped with a snowplow and will be used for the customer’s personal use. The vehicle may not be used for any commercial purposes or rented to another individual for their use.

✓ Business Use: A mandatory surcharge is required if the eligible vehicle is equipped with a snowplow and will be used for any business/commercial purposes.

Only the vehicle is afforded coverage by this surcharge. The snowplow, attaching hardware, electric motor(s), snowplow-related hydraulics, mounting brackets/hardware, or manual switches associated with the operation of the snowplow are NOT covered. No coverage is given to any component of the snowplow system.

CUSTOM SUSPENSION PACKAGE (Surcharge required; not available on Powertrain Advantage Care contracts): A mandatory surcharge is required if the vehicle has been lifted or lowered per the following:

✓ Body or Suspension Lift: Lift is not to exceed four inches above stock suspension/body configuration, for all lift components combined.

✓ Suspension Lowering: Lowering is not to exceed two inches below stock suspension configuration.

✓ Oversized Tires: Tires are limited to three tire sizes larger than the original equipment manufacturer supplied tires.
Underwriting Guidelines
New and Near-New Vehicles

Refer to the Vehicle Class Listing Summary (posted on our website) for eligible vehicles and pages 10 through 12 of this manual for ineligible vehicles, ineligible vehicle usage, and ineligible vehicle equipment. Only those vehicles sold or leased by you, the dealer, to the purchaser of the vehicle are eligible for coverage.

1. **NEW VEHICLE:** A vehicle that, on the contract sale date, is plus or minus one model year from the current model year and has 12,000 miles or less on the odometer as stated below.

2. **NEAR-NEW VEHICLE:** A vehicle that, on the contract sale date, has more than 12,000 miles on the odometer and meets the criteria for near-new vehicle eligibility as stated below.

3. **NEW VEHICLE and NEAR-NEW VEHICLE** eligibility is:

<table>
<thead>
<tr>
<th>Current Calendar Year</th>
<th>NEW Eligible Model Year and Mileage</th>
<th>NEAR-NEW Eligible Model Year and Mileage</th>
<th>NEAR-NEW Class A&amp;D Vehicles Eligible Model Year</th>
</tr>
</thead>
</table>

*Model year as well as mileage will determine NEW or NEAR-NEW.* Except as noted above for Class A&D vehicles, basic (full) factory warranties must be in place for vehicles to be eligible as NEW or NEAR-NEW. If eligible, powertrain extensions must also be in place (manually transferred, if necessary) to qualify as NEW or NEAR-NEW. If the model year falls into the NEAR-NEW category, the vehicle will be classed as NEAR-NEW, even if the mileage at time of sale is less than 12,000 miles.

4. **FACTORY WRAP PLUS+CARE:** The only makes/models eligible for Factory Wrap+Plus Care are new and near-new vehicles that have an original factory powertrain warranty in place through the manufacturer, excluding vehicles that have been certified by the manufacturer.

5. **CONTRACT SALE DATE and CONTRACT SALE MILEAGE:** The sale date of the service contract and the mileage on the vehicle’s odometer on that date.
6. **NEW and NEAR-NEW VEHICLES:** Service contract term begins on the contract sale date and at zero (0) miles. The service contract term expires when the vehicle’s accumulated time or mileage, whichever occurs first, reaches the limits of the service contract term.

7. **DEDUCTIBLE:** Deductible options (see page 4).

8. **SNOWPLOW-EQUIPPED VEHICLES** (Surcharge required; not available on Powertrain Advantage Care contracts): See page 5 for details.

9. **CUSTOM SUSPENSION PACKAGE:** (Surcharge required; not available on Powertrain Advantage Care contracts): See page 5 for details.

10. **INELIGIBLE VEHICLES, INELIGIBLE VEHICLE USAGE,** and **INELIGIBLE VEHICLE EQUIPMENT:** See pages 10 through 12 of this manual.

**Used Vehicles**

1. **USED VEHICLES:** Any eligible vehicle that is less than 12 calendar years old (current model year plus eleven prior years—see chart below) with contract sale mileage meeting coverage and term requirements as stated in your dealership’s current Z Series rate chart. (125,000 miles or less for Automotive Preferred Care and Mechanical Advantage Care; 150,000 miles or less for Vehicle Value Care and Powertrain Advantage Care.) Coverage for used vehicles may only be offered at time of vehicle sale unless your dealership is approved and signed on CNA National’s Service Drive Sales (SDS) program. If you are not currently participating in this program, please contact your local CNA National representative for details.

<table>
<thead>
<tr>
<th>Current Calendar Year</th>
<th>Eligible Vehicle Model Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>2001 and newer</td>
</tr>
<tr>
<td>2013</td>
<td>2002 and newer</td>
</tr>
<tr>
<td>2014</td>
<td>2003 and newer</td>
</tr>
</tbody>
</table>

2. **ONLY** those vehicles sold or leased by you, the dealer, to the purchaser of the vehicle are eligible for coverage. Refer to the Vehicle Class Listing Summary for eligible vehicles and pages 10 through 12 of this manual for ineligible vehicles, ineligible vehicle equipment and ineligible vehicle usage.

3. **CONTRACT SALE DATE** and **CONTRACT SALE MILEAGE:** The sale date of the service contract and the mileage on the vehicle’s odometer on that date.

4. **CONTRACT TERM:** For used vehicles, the contract term begins on the contract sale date (except for Certified+Plus Care) and at contract sale mileage. The term and mileage
for the coverage selected are added to the contract sale date and the contract sale mileage
to determine the expiration date and the expiration mileage.

5. **DEDUCTIBLE**: Deductible options (see page 4).

6. **SNOWPLOW-EQUIPPED VEHICLES** (Surcharge required; not available on
Powertrain Advantage Care contracts): See page 5 for details.

7. **CUSTOM SUSPENSION PACKAGE**: (Surcharge required; not available on
Powertrain Advantage Care contracts): See page 5 for details.

8. **INELIGIBLE VEHICLES, INELIGIBLE VEHICLE USAGE, and INELIGIBLE
VEHICLE EQUIPMENT**: See pages 10 through 12 of this manual.
Certified+Plus Care℠ (for Certified Used Vehicles only)

1. Certified+Plus Care may only be offered on vehicles that have been certified by the selling dealer under their manufacturer’s certification program and that have been issued an extended limited powertrain warranty by the factory.

2. **TERM YEARS** begin on the “in-service” date; **TERM MILEAGE** begins at zero miles.

3. **IN-SERVICE DATE:** The vehicle’s factory warranty start date or the vehicle’s first day of use, whichever occurs first, regardless of the contract sale date.

4. **DEDUCTIBLE:** Deductible options (see page 4).

5. **ELIGIBLE VEHICLES:** Only the following vehicle makes are eligible for Certified+Plus Care contracts: Acura, Buick, Chevrolet, Chrysler, Dodge, Ford, Honda, Hyundai, Infiniti, Jeep, Kia, Lincoln, Mazda, Mercury, Mitsubishi, Nissan, Pontiac, Saturn, Toyota.

6. **TRANSFER:** The manufacturer’s original factory powertrain warranty may not be transferable to the second or subsequent purchaser(s). Check with the manufacturer to ensure transferability of the original powertrain warranty; if not transferable, then the Wrap+Plus Care contract may not be transferred.

Powertrain Advantage Care℠ (E-contracting dealerships only)

1. Powertrain Advantage Care is available for eligible new, near-new and used vehicles with 150,000 miles or less at the time of sale.

2. Refer to Underwriting Guidelines (pages 6 to 8) for New, Near-New and Used Vehicles.

3. Powertrain Advantage Care may not be sold on any vehicle that has been lifted/lowered or comes equipped with a snowplow.

   For assistance or questions regarding underwriting guidelines, contact…

   CNA National’s Underwriting Department
   800-345-0191, ext. 402
Examples of New and Used Ineligible Vehicles

Acura NSX
Aston Martin
Audi R8 Quattro
Bentley
BMW “8” Series
BMW V12/Alpina/M Series
Calloway Camaro
Calloway Corvette
Corvette ZR1 (or any modified version)
Crosslander
Daewoo
Daihatsu
Dodge Sprinter
Dodge Viper
Excaliber
Ferrari
Fiat (2010 and older)
Ford (2004 GT40)
Ford GT
Ford Transit Connect
Fuqui
Lamborghini
Lotus
Maserati
Maybach
Mercedes “600” Series
Mercedes-Benz Sprinter/V12/AMG
Nissan NV2500
Porsche Turbo
Saab
Saleen Mustang
Rolls Royce
Roush Mustang
**Other Ineligible Vehicles:**

1. Vehicles over 12,000 pounds gross vehicle weight.

2. Vehicles with over 1-ton chassis.

3. Any vehicle that has been mechanically modified from the original factory specifications, *e.g.*, turbo, high-performance powertrains, etc.

4. Motorhomes.

5. Gray-market vehicles.

6. Vehicles that are older than 12 calendar years (see page 6 of this manual).

7. Vehicles sold by other dealers, lessors or private parties.

8. Vehicles with odometer readings at contract sale date that exceed program coverage/term eligibility requirements. (Automotive Preferred Care and Mechanical Advantage Care: 125,000 miles; Vehicle Value Care and Powertrain Advantage Care: 150,000 miles).

9. Any vehicle with an inoperative odometer at time of sale or where the actual mileage on the vehicle cannot be determined.

10. Any vehicle if the manufacturer has voided or rescinded the factory warranty.

11. Any vehicle if it has been salvaged, if the title has been branded, or if it has been declared a total loss.


13. Kit cars, replicars, or predominantly handmade cars.

!), Note: This list may not be all-inclusive. Only those vehicles specifically listed in the Vehicle Class Listing Summary are eligible.
Ineligible Vehicle Usage—New, Near-New and Used

**INELIGIBLE VEHICLE USAGE:** (including incidental business usage): Vehicles used for plowing snow (unless the Snowplow Optional Coverage box is checked and snowplow surcharge is paid); competitive driving; racing; towing a trailer whose weight exceeds the manufacturer’s recommendations for the vehicle; hire to the public or to transport people for hire; municipal or professional emergency or police services (unless voluntary emergency services; vehicle must be titled in a personal name).

Ineligible Vehicle Equipment—New, Near-New and Used

**INELIGIBLE VEHICLE EQUIPMENT:** Vehicles equipped with dump beds; commercial towing equipment; cherry pickers; lifting or hoisting equipment; step van, high-cube van or box bodies; cab and chassis or incomplete vehicles; vehicles over 1-ton or with right-hand steering.

✏ Note: All vehicles over 1-ton are ineligible.

For assistance or questions regarding ineligible vehicles and ineligible vehicle usage, contact…

CNA National’s Underwriting Department
800-345-0191, ext. 402
Vehicle Service Contract: Page One

General Instructions

- All copies must be legibly printed or typewritten. Strikeovers should be corrected on all copies and initialed by the customer.

- Complete all information and check appropriate boxes. Incomplete contracts may be returned.

- When in doubt, call the Underwriting Department at 800-345-0191, ext. 402.

- Please note: Factory Wrap+Plus Care, Certified+Plus Care and Powertrain Advantage Care have a contract form which is different from the core program for new and used vehicles.

How to Complete (see sample contract on page 15)

1. **TODAY’S DATE:** The contract sale date.

2. **PURCHASER’S NAME AND ADDRESS**

3. **DEALERSHIP’S NAME, ADDRESS AND PHONE NUMBER**

4. **DEALER CODE:** The number assigned to your dealership by CNA National’s Corporate Administration Department.

5. **CONTRACT SALE DATE:** The date the dealership sold the contract to the customer. “Today’s Date” and the “Contract Sale Date” should always be the same.

**IN-SERVICE DATE (Certified+Plus Care):** The vehicle’s factory warranty start date or the vehicle’s first day of use, whichever occurs first, regardless of the contract sale date.

6. **CONTRACT SALE MILEAGE:** Actual mileage on the vehicle odometer on the contract sale date.

7. **EXPIRATION DATE AND EXPIRATION MILEAGE:**

   **New and Near-New Vehicles**—The contract term for all new and near-new vehicles begins on the contract sale date and at zero (0) miles. The service contract term expires when the vehicle’s accumulated time or mileage, whichever occurs first, reaches the limits of the contract term.
**Used Vehicles**—The service contract term for used vehicles begins on the contract sale date (except for Certified+Plus Care contracts) and at the contract sale mileage. The term and mileage for the contract term selected are added to the contract sale date and the contract sale mileage, respectively, to determine the expiration date and the expiration mileage.

8. **YEAR:** Model year of the vehicle. Vehicles that are older than 12 calendar years are ineligible; see page 4 of this manual.

9. **MAKE:** Manufacturer of the vehicle, e.g., Chrysler, Ford, Honda, etc.

10. **VEHICLE IDENTIFICATION NUMBER (VIN):** The complete 17-digit vehicle identification number (VIN) of the vehicle.

11. **CONTRACT TERM:** The combination of months and miles, e.g., 36/36,000 or 60/72,000 for the service contract.

12. **MODEL:** Model name of vehicle, e.g., Sebring, Mustang, Accord, etc.

13. **CLASS:** (for dealer use): The class of the vehicle can be found in the Vehicle Class Listing Summary, posted on the CNA National website.

14. **VEHICLE PURCHASE PRICE:** The purchase price of the vehicle.

15. **SERVICE CONTRACT PRICE:** The retail purchase price of the service contract.

16. **LIENHOLDER’S NAME AND ADDRESS:** The financial institution that financed the vehicle and the service contract.

17. **CYLINDERS:** Check the appropriate box for the number of cylinders.

18. **PROGRAM COVERAGE SELECTION:** For the coverage selected, check New/Near-New or Used.

19. **DEDUCTIBLE:** Deductible options (see page 4).

20. **OPTIONAL COVERAGE** (Surcharge Required): A snowplow option and a custom suspension package option are available (see page 5).

21. **PURCHASER/AUTHORIZED SIGNATURE AND DATE**

22. **DEALERSHIP SALESPERSON’S SIGNATURE AND DATE**
Sample Contract

<table>
<thead>
<tr>
<th>VEHICLE SERVICE CONTRACT PROOF OF REGISTRATION</th>
<th>Today's Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Purchaser</td>
<td>[CONTRACT SALE DATE]</td>
</tr>
<tr>
<td>Address</td>
<td>[CONTRACT SALE DATE]</td>
</tr>
<tr>
<td>CITY</td>
<td>[CONTRACT SALE DATE]</td>
</tr>
<tr>
<td>State</td>
<td>[CONTRACT SALE DATE]</td>
</tr>
<tr>
<td>ZIP</td>
<td>[CONTRACT SALE DATE]</td>
</tr>
<tr>
<td>ISSUING DEALER</td>
<td>[CONTRACT SALE DATE]</td>
</tr>
<tr>
<td>CITY</td>
<td>[CONTRACT SALE DATE]</td>
</tr>
<tr>
<td>STATE</td>
<td>[CONTRACT SALE DATE]</td>
</tr>
<tr>
<td>ZIP</td>
<td>[CONTRACT SALE DATE]</td>
</tr>
</tbody>
</table>

17 CHECK (✓) VEHICLE CYLINDERS

18 CHECK (✓) PROGRAM COVERAGE SELECTION

<table>
<thead>
<tr>
<th>VEHICLE COVERAGE</th>
<th>NEWNEAR-NEW*</th>
<th>USED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automotive Preferred CareSM</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Mechanical Advantage CareSM</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Vehicle Value CareSM</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

* VEHICLE ELIGIBILITY: The VEHICLE listed above must still be covered under some basic/full factory warranty.

19 DEDUCTIBLE OPTIONS (applies per repair visit)

- $100 Deductible
- $100 Disappearing Deductible (applies if covered repair is made at the dealership listed above)
- $200 Deductible

If none of these boxes is checked, the deductible schedule applies (see Section 5, “Your Deductible”).

20 SELECT (✓) OPTIONAL COVERAGE (Surcharge Required)

- SNOWPLOW for Personal Use
- SNOWPLOW for Business/Commercial Use
- CUSTOM SUSPENSION PACKAGE

The Snowplow and Custom Suspension Package Surcharge Options are available only if YOUR VEHICLE is eligible and if the box(es) is checked and the additional surcharge(s) is paid (see Section 4, “Surcharges and Options”).

21 Purchaser’s Signature

22 Dealership Salesperson’s Signature

Instructions for completing this form begin on page 13. The form you are using may not look exactly like this due to state regulatory requirements. However, the information collected remains the same regardless of the form you are using.
Vehicle Service Contract Endorsement (Correction Notice)

Your dealership is responsible for the proper issuance of service contracts within the underwriting guidelines established by CNA National Warranty Corporation.

If your dealership issues a service contract with errors or omissions, CNA National will endorse the service contract. A correction notice will be sent, via first-class mail, to your dealership and a copy will be mailed directly to the service contract holder. See sample below.

![Vehicle Service Contract Endorsement (Correction Notice)](image-url)
Contract Register and Remittance Report
(for Vehicle Service Contracts)

QuikRemit: Online register and remittance application for dealerships that are e-contracting. All e-contracted business will be listed for selecting, posting and submitting electronically to CNA National (remittance report will still need to be printed and submitted along with funds).

QuikRegister: Online register and remittance application for downloading saved QuikRate transactions. Users can also manually insert contracts and obtain dealer cost for ease of business submittal.

Register and Remittance Report: For dealerships not using QuickRemit or QuikRegister, please follow these instructions for submitting VSCs:

1. All service contracts are issued to you in numerical order. You should, therefore, issue them to your customers and list them on the Contract Register and Remittance Report in the same numerical order.

2. If an error is made while preparing the contract that necessitates it being voided, be sure to include it on the register in its proper numerical sequence and submit page one of the voided contract, along with page one of the newly issued contract.

3. Complete the Contract Register and Remittance Report with the following information (see sample of Contract Register and Remittance Report on the following page):
   A. Your dealership name, address, and phone number.
   B. Your dealership code number (assigned to you by CNA National Warranty).
   C. Sale date of contract.
   D. Purchaser’s last name or business name.
   E. Service contract number.
   F. Program selected (Automotive Preferred Care, Mechanical Advantage Care, etc.).
   G. Contract term (months/miles).
   H. Your dealer cost (includes all surcharges and options).
   I. Subtotal for current month’s contracts listed above.
   J. Summary of additional funds enclosed.
   K. Purchasers last name or business name.
   L. Service contract number.
   M. Explanation for funds (e.g., exception, surcharge, correction, etc.).
   N. Your dealer cost for additional funds.
   O. Previous month’s debit or credit balance (+ or -) for dealership.
   P. Total remittance enclosed.
   Q. Preparer’s name, phone number and extension, and date.

4. Submit the following:
   B. Pink copy of page one of the contract, even if voided.
   C. Your check for the total dealer cost made payable to CNA National Warranty Corporation or CNA.
Sample Contract Register and Remittance Report

**CONTRACT REGISTER AND REMITTANCE REPORT**

**Dealership Name**: A  
**Dealership Code Number**: B  
**Address**:  
**City**:  
**State**:  
**Zip**:  
**Telephone No.**: (______) __________________________

See Procedure Manual for instructions on how to complete this form.

<table>
<thead>
<tr>
<th>Sale Date</th>
<th>Last Name or Business Name</th>
<th>Contract Number</th>
<th>Program Selected</th>
<th>Contract Term Months/Miles</th>
<th>Dealer Cost (Includes Surcharges and Options)</th>
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**Contract Subtotal**: $ I

**ADDITIONAL FUNDS ENCLOSED FOR PREVIOUSLY REPORTED CONTRACTS**  
(Please attach a copy of the Monthly Summary page from your Dealership Statement.)  
**IMPORTANT**: Do not deduct any cancellation amounts on this Register.

<table>
<thead>
<tr>
<th>Last Name or Business Name</th>
<th>Contract Number</th>
<th>Reason for Additional Funds (e.g., exception, correction)</th>
<th>Amount</th>
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<td>K</td>
<td>L</td>
<td>M</td>
<td>N</td>
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</table>

**Previous Month’s Balance (deduct [-] for credit balance or add [+* for balance due)** $ O

**Remittance Total**: $ P

---

**CNA National Warranty Corporation - Accounting Department**  
P. O. Box 2840 • Scottsdale, AZ 85252-2840  
800-345-0191 • 480-941-1626  
3306 (09/06)

**Issuer in Florida by CNA National Warranty Corporation – Florida, license 60098**  
White—Service Center  •  Yellow—Selling Dealer

---

**Note**: Do not list or deduct cancellations on Contract Register and Remittance Report.
Future Contract Guarantee

Prior to the expiration of the current service contract, another service contract may be purchased (see contract Section 9, “Contract Guarantees”).

Contract holders may purchase another service contract for the vehicle identified on page one of the current contract prior to the expiration of the contract, provided:

- Their vehicle, at the time they request to purchase the future contract, qualifies under our then-current underwriting guidelines.

- They request to purchase the future contract at least 15 days and 1,000 miles prior to the expiration of the service contract.

- They may be required to provide CNA National verifiable service records evidencing that they have complied with Section 8, “Your Responsibilities for Service and Maintenance” of the contract.

- They may be required to make their vehicle available to CNA National’s local representative so that the vehicle may be inspected prior to issuing the future contract. If this is not possible, contact CNA National for instructions.

Future contract guarantees are specified in the “Contract Guarantees” section of each coverage. Future contract guarantees may vary according to the contract series. Refer to the applicable series for specific future contract guarantee requirements.

For assistance or questions regarding future contract guarantees, contact...

CNA National’s Underwriting Department
800-345-0191, ext. 402
Transfers

Contract holders may transfer the remaining coverage under their service contract when they sell the vehicle to another individual (no dealers, brokers, etc.) prior to the expiration of the contract.

Transfer guarantees are specified in the service contract. All transfer requests are processed by CNA National’s Cancellations/Transfers Department at 800-345-0191, extension 412.

**Factory Wrap+Plus Care:** The manufacturer’s original factory powertrain warranty may not be transferable to the second or subsequent purchaser(s). Check with the manufacturer to ensure transferability of the original powertrain warranty; if not transferable, then the Factory Wrap+Plus Care contract may not be transferred.

**Certified+Plus Care (for Certified Used Vehicles):** If the extended limited powertrain warranty issued by the manufacturer to the selling dealer under the factory certification program is not transferable, the Certified+Plus Care contract may not be transferred.

For additional information regarding transfers, contact...

CNA National’s Cancellations/Transfers Department
800-345-0191, ext. 412
Cancellations (state restrictions may apply)

Service contracts are cancelable. Refer to the specific service contract, Section 10, “Your Right to Cancel,” for details and, as applicable, to Section 15, “State Changes.” All cancellation requests must be processed through the issuing/selling dealer (see Cancellation Request form on the following page) and must be submitted within 30 days of the effective date of cancellation.

All cancellations of service contracts are subject to:

- State law specifically addressing service contract cancellations.
- Lienholder/financial institution rules regarding cancellations.
- Terms of the cancellation as stated in the specific service contract.

1. **CONTRACT HOLDER REQUEST FOR CANCELLATION:** Contract holders may cancel their contract at any time by doing the following:
   - Surrendering their contract to the issuing/selling dealer.
   - Completing and signing the Cancellation Request form.
   - Attaching to the Cancellation Request an odometer statement and letter from lienholder (if applicable) stating that the loan has been satisfied.

2. **LIENHOLDER CANCELLATION:** Should the vehicle be repossessed or deemed a total loss, the cancellation rights under the contract transfer to the lienholder. CNA National agrees, upon receipt of proper documentation, to name the lienholder as the sole payee of any resulting refund. If the contract is financed either in conjunction with the purchase of the vehicle or separately, CNA National may name the lienholder as an additional payee for any refund.

3. **DEALER CANCELLATION RESPONSIBILITIES:** The dealer is responsible for returning all cancellation refunds, including dealer’s portion, to the lienholder or the contract holder, as appropriate.
   - All cancellation requests must be processed through your dealership.
   - The cancellation is effective the date requested, provided CNA National receives the cancellation request and appropriate documentation within 30 days from that date.

4. **PRO RATA CANCELLATION:** A pro rata refund shall be made based upon elapsed time or mileage, whichever is greater, subject to a cancellation fee as stated in the contract.

5. **FLAT CANCELLATIONS:** Flat cancellations without a fee:
   - New service contracts within sixty (60) days of the sale date.
   - Used service contracts within thirty (30) days of the sale date.

6. **CANCELLATION QUOTES:** Cancellation quotes are available only to the issuing dealer or lienholder.
To obtain a quote, call...

CNA National’s Cancellations Department
800-345-0191, ext. 412
or
if you have a password, log onto our website at
www.cnanational.com

Sample Cancellation Request

To Be Completed by Selling Dealer

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<table>
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<tr>
<th>Selling Dealer</th>
<th>Customer’s Name</th>
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<tr>
<th>Address</th>
<th>Lienholder Name</th>
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(If paid in full please attach proof of payoff)

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<th>CANCELLATION MILEAGE</th>
<th>*CANCELLATION DATE</th>
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- Repossession
  - Attach proof of repossession from lienholder

- Total Loss
  - Attach statement of total loss from insurance company or lienholder

- Customer Request
  - Obtain customer signature or attach signed customer correspondence

- Other/Flat Cancel
  - Explain below and attach documentation (Required for flat cancels outside guidelines)

Explaination (mandatory for flat cancellation)

CUSTOMER QUESTIONNAIRE

1. Are you aware that if your service contract purchase price was included in your vehicle financing, any refunds will be returned to the lienholder? ................................................................. Yes ☐ No ☐
2. Are you aware that if your service contract was included in your vehicle financing, the refund to the lienholder will be deducted from the principal of your loan and may not lower your monthly payment? ................. Yes ☐ No ☐
3. Are you aware that under the terms of your service contract, the refund may be calculated based upon the unused portion of your time or miles remaining? ................................................................. Yes ☐ No ☐
   (Refer to your vehicle service contract for details and, if applicable, any state requirements.)
4. Are you aware that once your vehicle service contract has been cancelled, you will be responsible for all mechanical repairs above and beyond the factory warranty? ................................................................. Yes ☐ No ☐
5. Are you aware that under the terms of the vehicle service contract, there may be a fee for cancellation? ................. Yes ☐ No ☐
   (Refer to your vehicle service contract for details and, if applicable, any state requirements.)

I have read and fully understand that the cancellation will be processed as outlined above and the service contract will no longer provide any benefits after the cancellation date. (Please allow 30 days from today’s date to process cancellation.)

*All requests MUST be received by CNA National Warranty Corporation or CNA National Warranty Corporation - Florida within 30 days of the cancellation date indicated above. The lienholder will be listed as an additional payee unless proof of loan payoff is submitted.

Customer Signature

Date

CNA National Warranty Corporation • P.O. Box 2840 • Scottsdale, Arizona 85252-2840
800-345-0191, extension 412
Issued in Florida by CNA National Warranty Corporation - Florida, License 60098
Fax: 888-694-4166

(01/11)
The Principal-Only Payment Plan (POPP)

An Extended 12- or 18-Payment Program for the Sale of Vehicles Service Contracts

The Principal-Only Payment Plan (POPP) provides 12- and 18-month interest-free financing for vehicle service contracts. Dealerships must be signed on the program in order to provide this service to their customers. All forms for our POPP program (procedure guide, contract, weekly register) are available to users with access to the CNA National website or can be ordered through your local CNA National representative.

For dealerships that are using the Principal-Only Payment Plan, please note that Retail Installment Contracts for this program should be submitted to our office weekly on a POPP Weekly Register & Remittance Report.

For additional information, contact our Underwriting Department at 800-345-0191, extension 402, or your local CNA National representative.
Claims Procedure

1. **OBTAIN** customer’s service contract number and authorization for teardown/diagnosis. The customer is responsible for teardown and repair costs if it is determined the mechanical breakdown is not covered under the provisions of the contract.

2. **BEFORE** making repairs or ordering parts, call the service center at 800-722-4758, ext. 444, and have the following information ready:
   - Customer’s name, contract number and vehicle information
   - Repair order number and date
   - Mileage on vehicle
   - Customer’s complaint
   - Cause of the problem
   - Repairs that are necessary
   - Parts and labor cost for repair
   - Sublet repair cost, tow bill cost or rental request

3. **AFTER** our adjuster has given you an authorization number, write this number and the amount authorized on the repair order. If you determine that additional repairs are necessary or have changes to your parts and/or labor amount or have a rental request, call the Service Center back for additional authorization. Your authorization number is for approved amounts only.

4. **COLLECT** any noncovered amounts and deductible from the contract holder.

5. **MAIL** the following to CNA National (or CNA National Warranty Corporation—Florida), P.O. Box 2840, Scottsdale, AZ 85252-2840: a signed carbon copy or clear photocopy of the completed repair order.

6. **QUIKPAY**: For dealerships that have elected this option, same-day claim payments can be made by credit card. If you are not currently signed on QuikPay, please contact your local CNA National representative for details.
Service Contract Claims under Your Claim Limit

1. **NO** prior authorization is required. The dealership is responsible for determining proper contract coverage on these claims.

2. **DETERMINE** covered parts and proper flat-rate labor.

3. **COLLECT** any noncovered amounts and deductible from the contract holder.

4. **MAIL** the following to CNA National (or CNA National Warranty Corporation – Florida), P. O. Box 2840, Scottsdale, AZ 85252-2840: a signed copy or clear photocopy of the completed repair order and any supporting documents.

   ✨ Note: Be sure to write the service contract number on each document associated with the repair.

Important Reminders

1. Obtain an authorization number prior to repairs on all service contract claims over your approved internal claim limit and on all limited warranty claims.

2. Ensure that repair order is signed, legible and indicates the “complaint, cause and correction.” Submit pertinent rental and sublet bills with the repair order.

3. Flat-rate labor hours are taken from the Nichol’s Chilton, Motor or Mitchell labor guides.

4. The contract does not cover miscellaneous shop materials or tow bill markup.

For assistance or questions regarding submitting a claim, contact…

Service Center
800-722-4758, ext. 444
Claims Information Guide

This guide outlines the claim process from beginning to end, including some helpful hints that may make your job easier. As you will see, filing a claim can be a very simple process if these guidelines are followed.

Note: Please refer to the actual contract for specific coverages, benefits and exclusions.

Prior Authorization

Important Note: All claims must have prior authorization.

Before calling to start a claim, be sure you have the following information:
✓ Contract number or customer’s name and last six digits of the VIN
✓ Your repair order with the following information:
  • Customer name, address and phone number
  • Make, model and year of the vehicle
  • VIN and current mileage
✓ The three C’s: customer complaint, cause of failure, and the cure
✓ Parts and labor breakdown
✓ Rental or towing requests

The Three C’s

“Cause of failure” is the most important, because the adjuster cannot determine coverage without knowing the exact cause of failure. It is the customer’s responsibility to authorize all necessary diagnosis to determine the cause and extent of the failure.

Example: “COOLANT LEAK is the complaint, RADIATOR LEAKS AT CORE TO TANK SEAL is the cause, REPLACE RADIATOR is the cure.”

An unacceptable cause of failure would be: “I AM NOT SURE, THE RADIATOR IS JUST LEAKING,” or “IT’S TRASHED” or “IT’S BAD.”

If you are not sure what caused the failure, be sure to ask the technician before calling to start a claim or you will have to call back. This is very important and may result in the claim being inspected if the information is confusing.

What’s Covered

After determining that the failed part(s) are covered, we move on to prices.

Parts: CNA National pays manufacturer list price for parts (remanufactured parts, if they are available). Do not estimate parts prices or round up or down. If there is more than one part involved, be sure to give the adjuster a breakdown of all parts needed and their prices; at that time the adjuster can determine which parts are covered.

Labor: CNA National pays per the current year’s national, flat-rate hourly labor guide. If the labor is not listed in the labor guide, be prepared to explain how the technician arrived at the requested labor time. CNA National also pays diagnosis time relating to a covered repair, if applicable, as listed in the current year’s national, flat-rate hourly labor guide. If the diagnosis time is not listed, you must explain how the technician arrived at the amount of time requested.

Tax: CNA National pays all applicable sales tax. Check with your business office, as most states have different laws regarding who is responsible for sales tax on repairs.

Rental: CNA National provides rental coverage on a covered repair from date of breakdown until the repair is completed, for a maximum of seven days, provided the vehicle has to remain overnight. This does not include claims under our Pro Certified® used-vehicle limited warranty program. (Refer to the actual contract for specifics.)

Towing is covered up to $100 on a covered repair (again, excluding Pro Certified® claims).

Sublet: CNA National pays a 25% markup on sublet repairs (markup not to exceed MSRP, when applicable). Examples include radiator and radio repairs, machine shop charges and other outside costs required for a covered repair. It does not include towing or rental charges.
What's Not Covered
Examples of some items not covered on any CNA National service contract are: cleaners, shop supplies, hoses, accessory drive belts, spark plugs and hose clamps. Also, we do not cover consequential damage to or from non-covered parts. (Please refer to the contract Part II for details.)

Calling an Adjuster
When you call our toll-free number, you will hear a recording that states our business and claims hours. You can bypass this greeting at any time by dialing x444 to reach the next available adjuster.

Authorization and Payment
After reviewing all parts prices and labor times, the adjuster will give you an authorization number for the covered repair based on the information provided by the service advisor. The authorization will be for an exact amount.

Example:
- Radiator: $630.42
- Labor: 265.20
- Tax: 45.70
- Total: 941.32
- Less deductible: - 100.00
- Amount authorized: $841.32

As long as these prices do not change when submitted for payment, the claim will be paid immediately upon receipt of the repair order.

If any of the information does change after authorization and the advisor does not call to update the information or prices, the claim could be paid short or a notice will be sent back requesting an explanation as to why the information has changed. (If you receive a claim that was paid short, the person who obtained the authorization can call us at extension 401. This line is staffed with auditors who will answer any payment questions you may have.)

Payment by Credit Card
We pay claims by check on average within two days of receipt of all paperwork. For even faster cash flow, ask about our option for payment by credit card! Send an e-mail to info@cnanational.com for details.

Our Commitment to Service
If for any reason you are not satisfied with the way your claim has been adjusted, be sure to explain your position fully to the adjuster. If you are still dissatisfied, please ask to speak with one of our supervisors—often they can resolve your claim issues quickly.

800-722-4758
Claims: x444
Claims Audit: x401

P.O. Box 2840
Scottsdale, Arizona 85252-2840
5010 (02/09)

The Claims Information Guide (form #5010) is available online or may be ordered through your local CNA National representative.