



Zurich
Vehicle Service Contract

PURCHASER			VEHICLE INFORMATION		
Purchaser's Name DENNIS GABOS			Vehicle Identification Number JF2GPASC7F8312643		
Co-Purchaser's Name			# Cylinders 4		
Address 178 OVERBROOK RD			Year Make Model 2015 SUBARU XV CROSSTREK SPORT LIMIT		
City State Zip Code VALENCIA PA 16059			Odometer Reading Vehicle Date of Sale Vehicle Purchase Price 113,028 08/06/2025 \$15,000.00		
Email Address			Check if vehicle is: <input type="checkbox"/> Diesel Powered <input type="checkbox"/> Turbo/Super Charged <input checked="" type="checkbox"/> 4WD/AWD		

SELLER			LIENHOLDER or Payment Plan Provider		
Name L287 BAIERL SUBARU (PITTSBURG SUBARU)			Name		
Address 9545 PERRY HWY					
City State Zip Code PITTSBURGH PA 15237					

SERVICE CONTRACT INFORMATION					
Date of Sale 08/06/2025		Purchase Price \$2,896.00		Deductible \$100.00	
Coverage: Standard (no Wear & Tear)					
Contract Term 36 / 36,000 Months / Miles		Expiration Date: 08/06/2028 12:01 A.M.		Expiration Mileage: 149,028	
Your contract will expire on the date or vehicle miles stated, whichever occurs first. Contract expiration is calculated from the Date of Sale and Odometer Reading on that date.					
Contract Options: <input type="checkbox"/> Canadian Vehicle - Your vehicle was manufactured for distribution and use in Canada. <input type="checkbox"/> Commercial Use - Your vehicle is used for commercial purposes. <input type="checkbox"/> Deductible Waiver - The deductible is waived if covered repairs are performed by the seller. <input type="checkbox"/> Snowplow - Your vehicle is or will be equipped with a snowplow.					

ACKNOWLEDGMENT	
The purchase of a service contract is not required in order to purchase, register or obtain financing for any vehicle. This service contract is not an insurance contract and is not subject to insurance laws. Your signature below on this contract confirms your acknowledgment that you have reviewed the coverage you selected to purchase and have read, understand and agree with the contract terms and conditions, what is not covered, how to file a claim, your vehicle maintenance requirements, any state changes that may apply, and all other contract provisions as provided.	
Washington Residents: By initialing you acknowledge you have read and understand the following important provisions in this contract: Term (time and mileage limitations), Coverage, Your Vehicle Maintenance Requirements, Claim Procedure, What Is Not Covered, Cancellation of Contract and Implied Warranty of Merchantability. <div style="border: 1px solid black; width: 50px; height: 30px; display: inline-block;"></div>	
Purchaser's Signature _____ Telephone Number 4124455567 Date 08/06/2025	
Co-Purchaser's Signature _____ Telephone Number _____ Date 08/06/2025	
Seller's Authorized Representative Signature _____ Telephone Number (724) 741-1297 Date 08/06/2025	

Administrator/Obligor/Provider:
UNIVERSAL UNDERWRITERS SERVICE CORPORATION
UUSC Service Company in California and New York - Vehicle Dealer Solutions Inc in Florida
7045 College Boulevard, Overland Park, KS 66211 - Customer Service (888) 835-5063 - Claims (800) 643-9059

VEHICLE SERVICE CONTRACT COVERAGE

Definitions

Contract: Your vehicle service contract that is between you and us.

Covered Failure: The failure of a covered part because of a mechanical defect or faulty workmanship by the manufacturer which renders the covered part incapable of performing the function for which it was designed.

Deductible: The amount to be paid by you per repair visit for a covered failure(s). If a deductible is not indicated, a \$100 deductible will apply.

Seller: The entity identified as SELLER on the front page of this contract.

Term: The period in which coverage applies. This contract will automatically terminate when you sell your vehicle unless it is properly transferred or canceled as described in this contract.

Vehicle: The vehicle identified in the Vehicle Information section on the front page of this contract.

We/Us/Our: Universal Underwriters Service Corporation, dba: UUSC Service Company in California and New York; and Vehicle Dealer Solutions, Inc. in Florida, is the administrator, service contract provider and obligor of this contract.

You/Your: The Purchaser of the contract, or an authorized transferee when this contract is properly transferred as described within the Transfer of Contract section.

Coverage

The coverage that you have selected is shown on the front page of this contract. Coverage applies only to the parts listed under the coverage you selected, and to related labor, but not if they are covered by insurance or the manufacturer's warranty. If a covered failure occurs, we will repair or replace the covered part(s), or we will pay an authorized repair facility reasonable and customary charges to do so, not to exceed manufacturer's suggested retail price for covered parts, and specific labor times published in Motor, Chilton, Mitchell or the manufacturer's warranty labor time standards, subject to the deductible and the other provisions of this contract. Reimbursement may be made directly to you for an authorized claim. **Replacements will be made with parts of like kind and quality (including any new, re-manufactured, exchanged, or serviceable used components or parts at our option).**

Powertrain - No Wear & Tear Coverage:

Engine: Gasoline engine: All internally lubricated parts contained within the engine block and cylinder head(s). Plus these non-internally lubricated parts: Water pump, fuel pump, valve covers, oil pan, dipstick and tube, timing belt, timing chain/belt cover, engine mounts, flywheel, ring gear, flex plate, harmonic balancer, belt tensioner and idler pulley(s), intake and exhaust manifolds. Factory installed supercharger/turbocharger. Cylinder head, engine block and rotor housings when damaged as a result of the failure of a covered internally lubricated part. Diesel engine: All of the above parts. Plus diesel fuel injection pump, fuel injectors, fuel lines.

Transmission: Automatic transmission: All internally lubricated parts contained within the transmission case. Plus these non-internally lubricated parts: Transmission mount(s), oil pan, dipstick and filler tube, vacuum modulator. Transmission case when damaged as a result of the failure of a covered internally lubricated part. Manual transmission including automatically shifted manual transmission: All internally lubricated parts contained within the transmission case. Plus these non-internally lubricated parts: Transmission mount(s) and automatically shifted manual transmission clutch. Transmission case when damaged as a result of the failure of a covered internally lubricated part.

Transfer Case: All internally lubricated parts contained within the transfer case. Plus these non-internally lubricated parts: Electronic and vacuum engagement parts, four wheel drive automatic/semi-automatic and manually operated hub assemblies. Transfer case housing when damaged as a result of the failure of a covered internally lubricated part.

Drive Axle: All internally lubricated parts contained within the Front and/or Rear Drive Axle Housing. Plus the following parts: Axle shafts, axle bearings, constant velocity joints and boots, universal joints, center support bearing. Final drive housing when damaged as a result of the failure of a covered internally lubricated part.

Fluids, Fasteners and Filters: Coolant, fluids, fasteners, lubricants and filters when required in connection with the repair or replacement of a covered part.

Seals and gaskets: All seals and gaskets on the named assemblies listed are covered if your vehicle has 150,000 miles or less on the contract Date of Sale. If your vehicle has more than 150,000 miles on the contract Date of Sale, seals and gaskets are covered when replaced in conjunction with a covered repair. Minor loss of fluid or seepage is considered normal and is not considered a covered failure.

Standard - No Wear & Tear Coverage (Includes all covered parts listed under Powertrain Coverage above plus the following):

Suspension (Front and Rear): Upper and lower control arm(s), upper and lower control arm shafts and bushings, double wishbone assembly, upper and lower ball joints, wheel bearings, steering knuckle, torsion bars and bushings, track bar and bushings, stabilizer bars and bushings, stabilizer links, spindle and spindle support, coil springs and leaf springs, electronic level control compressor, sensor and limiter valve.

Steering: Steering box, rack and pinion assembly, power steering pump, pitman arm, idler arm, radius arm, tie rod adjusting sleeve, tie rods and center link, steering column shaft, shaft coupling and bearings.

Brakes: Master cylinder, vacuum assist booster, hydro-boost and accumulator, disc calipers, wheel cylinders, flexible hydraulic lines and fittings, compensating valve, load distribution valves, backing plates, self adjusters, parking brake linkage and cables.

Heating and Air Conditioning: Compressor clutch, coil and pulley, dryer/accumulator, condenser, compressor, evaporator, expansion valve, orifice.

Electrical: Alternator, voltage regulator, starter motor, starter drive, starter solenoid or starter relay, wiper motor(s) (front and rear), factory installed power sunroof motor, power window motor/regulator, power seat motor, power mirror motor, power door lock actuator.

Contract Options

Canadian Vehicle Option: If this option is selected, What is Not Covered item 1 (D) is deleted and replaced with the following: Repairs or replacement covered by any insurance policy, repairer's/supplier's guarantee or service contract.

Commercial Use Option: If this option is selected, What is Not Covered item 2 (B) will no longer apply.

Deductible Waiver Option: If this option is selected, the deductible will be waived if you return to the seller for covered repairs. If covered repairs are performed by a repair facility other than the seller, the deductible stated on the front of this contract will apply.

Snowplow Option: If this option is selected, What is Not Covered item 2 (A) will no longer apply.

Additional Program Benefits

Lift Kit/Leveling Kit: We will pay for a covered failure to your vehicle when your vehicle is equipped with a lift kit not to exceed 6 inches. If the lift kit includes oversize wheels and/or tires, the tire size may not exceed 35 inches. The lift kit itself, all of its assembly and any aftermarket and/or manufacturer or seller installed lift kit accessories and/or equipment are not covered.

WE WILL NOT PAY FOR OR COVER THE FOLLOWING UNDER LIFT KIT / LEVELING KIT:

1. FOR COVERED BREAKDOWNS WHERE YOUR VEHICLE IS EQUIPPED WITH A LIFT KIT THAT EXCEEDS 6 INCHES.
2. IF THE LIFT KIT INCLUDES OVERSIZE WHEELS AND/OR TIRES WHERE THE TIRE SIZE EXCEEDS 35 INCHES.
3. FOR THE LIFT KIT, ALL OF ITS ASSEMBLY AND ANY AFTERMARKET AND/OR MANUFACTURER OR SELLER INSTALLED LIFT KIT ACCESSORIES AND/OR EQUIPMENT.
4. FOR COVERED BREAKDOWNS WHERE YOUR VEHICLE IS EQUIPPED WITH A LEVELING KIT THAT EXCEEDS 6 INCHES.
5. IF THE LEVELING KIT INCLUDES OVERSIZE WHEELS AND/OR TIRES WHERE THE TIRE SIZE EXCEEDS 35 INCHES.
6. FOR THE LEVELING KIT, ALL OF ITS ASSEMBLY AND ANY AFTERMARKET AND/OR MANUFACTURER OR SELLER INSTALLED LEVELING KIT ACCESSORIES AND/OR EQUIPMENT.

Manufacturer's Deductible Reimbursement: We will reimburse you for the difference between the deductible amount shown on the Service Contract Information section and any required manufacturer's deductible, if applicable, when a covered failure occurs that is covered by a manufacturer's warranty.

Rental Car/Alternate Transportation Reimbursement: In the event of a covered failure under this contract or the manufacturer's warranty, we will reimburse you for the expense actually incurred during the repair for the rental of a substitute vehicle through a licensed rental agency or an alternate form of transportation such as Uber or Lyft. Reimbursement shall not exceed \$40 per day for a maximum of 10 days or until your vehicle is repaired, whichever occurs first. Valid receipts will be required for reimbursement.

Rideshare Usage: We will pay for covered failures to your vehicle when your vehicle is used for Rideshare (e.g. Uber, Lyft) purposes.

Towing and Emergency Roadside Service: If **your vehicle** is in need of emergency roadside service, **you** must call the 24-hour toll free number at (800) 831-6870 for service. The following benefits are subject to a maximum benefit of \$100 per occurrence: towing, jump starts, flat tire changes (using **your** inflated spare), delivery of an emergency supply of fuel, lubricants, oil, fluid or coolant, lockout service (key cutting is not included). Any towing or emergency roadside service not initiated through the 24-hour toll free number at (800) 831-6870 is limited to a maximum benefit of \$50 per occurrence, and valid receipts will be required for reimbursement.

Trip Interruption Reimbursement: If a **covered failure** under this **contract** or the manufacturer's warranty causes **your vehicle** to become inoperable and **you** are required to remain overnight while repairs are completed more than 100 miles from **your** home, **we** will reimburse **you** for restaurant and hotel/motel expenses actually incurred during the period repairs are being made. The allowance for meals and lodging is \$250 per day for a maximum of 3 days or the period of time that it took to repair **your vehicle**, whichever is less, not to exceed \$750 for each covered repair visit. The date of the **covered failure** is considered the first day of the 3 day period. Valid receipts for meals and lodging and a copy of the corresponding repair order will be required for reimbursement.

Your Vehicle Maintenance Requirements

Maintenance expenses are your responsibility. While not required, it is recommended **you** return to the **seller** for maintenance services. In order to maintain valid **contract** coverage, **you** must have **your vehicle** checked and serviced in accordance with the manufacturer's recommendations, as outlined in **your vehicle's** Owner's Manual. **You** must retain all copies of verifiable receipts and repair orders for maintenance services. These copies must indicate customer name, repair order number and date, **vehicle** identification number, odometer reading at time of service and a complete description of the service performed including required parts and materials. **You** may be required to provide evidence of all maintenance services. **Failure to provide proof of services performed may result in denial of coverage.**

Claim Procedure / Pre-Authorization

1. Use reasonable means to protect **your vehicle** from further damage in order to prevent additional expenses, repairs or complete denial of the claim. **You** will be responsible to pay any such additional expenses;
2. Return **your vehicle** to the **seller**. If this is not possible and **you** need assistance, call **us** toll free at (800) 643-9059;
3. Authorize any charges necessary to determine the cause of failure including disassembly and diagnostic charges. **You** will be required to pay the expense of the disassembly and diagnosis if the failed component is not covered by **your contract**;
4. Permit an independent inspection before repairs are completed if **we** request an inspection;
5. Obtain or instruct the repair facility to obtain a repair authorization number from **us** before any repair is made. A repair authorization can be obtained from **us** by calling toll free at (800) 643-9059. Should an emergency occur which requires a **covered failure** repair be made at a time when **our** office is closed, **you** must call **us** no later than the next business day to determine if such repair will be covered by the **contract**. If covered, **you** will be eligible for reimbursement on covered repairs provided **you** follow all other procedures outlined in this section;
6. Submit or have the repair facility submit to **us** the invoice/repair order exhibiting the authorized repair has been completed;
7. Pay deductible, if applicable, and any non-covered expenses.

What is Not Covered

1. This contract does not provide coverage for:

- A. Any part not specifically listed as covered under the coverage you selected, including but not limited to any of the following parts: Glass, lenses, sealed beams, light bulbs, wheels, wheel covers, tires, interior trim, moldings, bright metal parts, sheet metal, flexible body parts, frame and sub-frames, weather strips, upholstery, convertible and/or vinyl top, paint and coatings, catalytic converter, exhaust system, diesel particulate filter, brake rotors and drums, wiper blades, coolant hoses, all batteries including hybrid batteries, throttle body assembly, spark/glow plugs, drive belts, brake pads, brake linings and shoes, manual clutch disc (automatically shifted manual transmission clutches are covered);
- B. Repairs of water and air leaks (including fogging of and moisture in lamp assemblies), rattles, squeaks and wind noise, alignment of body parts, bumpers and glass;
- C. The normal maintenance services and parts required or recommended by your vehicle manufacturer and other normal maintenance services and parts which include, but are not limited to: engine tune up, suspension alignment and wheel balancing. Filters, lubricants, engine coolant, fluids and refrigerants will only be covered in connection with the repair of a covered failure;
- D. Repairs or replacements covered by any insurance policy, repairer's/supplier's guarantee, service contract or manufacturer's or seller's warranty, even if coverage is revoked or denied for any reason, including manufacturer insolvency;
- E. Repairs, replacements or alterations made without prior authorization or without following the required claim procedure;
- F. Repair or replacement of any part due to a condition that existed prior to the purchase of your contract;
- G. A covered failure which does not occur during or is not reported to us within the term of your contract unless expiration of contract falls on a holiday or weekend, then the next business day will be acceptable;
- H. Repairs if the odometer has ceased to operate and odometer repairs have not been made as soon as reasonably possible, or the odometer has been altered, tampered with, disconnected, or in any way misrepresents the vehicle's actual mileage after you purchased your vehicle;
- I. Repairs or replacements of any parts or components that do not meet original manufacturer's specifications as installed at the time of original vehicle assembly;
- J. Any part(s) which has not sustained a covered failure, but which a repair facility recommends or requires be repaired or replaced in connection with the repair or replacement of a covered part(s). This includes any expense due to engineering upgrades or for repairs made solely to meet or maintain governmental emission standards;
- K. Storage charges, shop supplies, hazardous waste disposal fees, battery disposal fees, freight and/or delivery charges;
- L. Economic loss, including loss of time, inconvenience, or other incidental loss or damage that may result from a covered failure, except as may otherwise be provided as a benefit in this contract;
- M. Damages, loss or additional expense associated with delay or inconvenience caused by any supply chain interruption or part unavailability arising from any cause;
- N. Consequential loss or damage that is the result of a breakdown of a covered part resulting from the failure of a non-covered part. However, coverage will be provided for the failure of a non-covered part resulting from a breakdown of a covered part;
- O. Liability for damage to property, injury or death of any person arising out of the operation, maintenance, recycling or use of your vehicle or any of its parts, whether or not related to the parts covered herein;
- P. Repairs or replacements made outside of the United States, United States territories and possessions or Canada;

What is Not Covered

- Q. Diagnostic charges, cost of disassembly or cost of assembly if your repair is not covered or has been denied;
 - R. Normal powertrain wear and tear including but not limited to burnt valves, worn or carbon fouled piston rings, any covered failure resulting from a buildup of carbon, the correction of oil consumption or repairs for reduction in engine efficiency;
 - S. Damage from freezing or overheating due to any cause, including resultant engine damage from overheating due to water pump failure.
2. This contract does not provide coverage if your vehicle:
- A. Is equipped to plow snow, whether or not the plow blade is attached to your vehicle;
 - B. Is used for commercial hauling, delivery, limousine service;
 - C. Is used for hauling or towing in excess of the manufacturer's limitations and specifications;
 - D. Is used for rental, racing, speed contest or other competition, police car, security vehicle, emergency vehicle, shuttle service, taxi or commercial towing;
 - E. Has been declared a total loss or has been issued a salvage or branded title.
3. This contract does not provide coverage for damages caused by:
- A. Collision or impact, including collision caused by any autonomous or any assistive driver system failures or misuse, fire, theft or attempted theft, freezing, vandalism, malicious mischief, riot, civil commotion, explosion, lightning, water, flood, falling missiles or objects, or contributed to by foreign objects and/or the use of contaminated coolants, diesel emission fluid, fuels, fluids, lubricants or refrigerants, and the resultant rust, corrosion or consequential damage, sludge or restricted oil flow;
 - B. Misuse, alteration, abuse, negligence, or lack of proper maintenance or breakdowns caused by improper servicing or improper repairs, insufficient coolants or lubricants, rust and/or corrosion;
 - C. A non-covered part;
 - D. The direct result of modifications which do not meet factory specifications including electronic or software modifications, except for parts that fall under the Lift Kit/Leveling Kit program benefit;
 - E. Ingestion of water through the engine air intake system;
 - F. Non-factory software including virus, malware, spyware.

Transfer of Contract

You may transfer the remaining **contract** coverage to the next individual purchaser of the **vehicle**. The **contract** must be transferred within 30 days of **vehicle** ownership transfer, or the **contract** will no longer be in force. The **contract** may not be transferred to a dealer or broker. This **contract** may not be transferred to another **vehicle**.

In order to transfer **your contract**, you must provide **us** with the following:

- 1. A copy of the documentation evidencing change of ownership and **vehicle** mileage at time of transfer;
- 2. A completed transfer form. To obtain a transfer form, please call Customer Service at (888) 835-5063, or e-mail usu.fi.customerservice@zurichna.com;
- 3. A check made payable to Universal Underwriters Service Corporation in the amount of \$50.

Mail the aforementioned items to UUSC, P.O. Box 7922, Shawnee Mission, KS. 66207. The new owner will retain copies of service records and receipts, evidencing the performed maintenance required by the terms of this **contract**.

Cancellation of Contract

- 1. **Cancellation by You:** You may cancel **your contract** at any time by providing written notice of cancellation to the **seller** or **us**. Your signed cancellation notice must specify **your vehicle** identification number (VIN), the reason for cancellation, effective date of cancellation and the current odometer reading on the cancellation effective date. When financing is provided for **your contract**, you must provide the Lienholder's contact information and **your** account number or evidence the Lienholder has been paid in full. The refund will be issued to the Lienholder unless evidence of payoff is provided. The cancellation effective date may not be more than 90 days prior to the receipt of the cancellation notice. If you cancel **your contract**, any refund owed will be paid or credited no more than 30 days from the date **we** or the **seller** receives notice of the request.
- 2. **Cancellation by Us:** We may only cancel **your contract** for fraud, material misrepresentations or for non-payment of the **contract** Purchase Price. We will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.
- 3. **Cancellation by Lienholder:** Your Lienholder may cancel **your contract** in the event **your vehicle** is a total loss or is repossessed. If **your** Lienholder cancels **your contract**, any refund owed will be paid or credited no more than 30 days from the date **we** or the **seller** receives notice of the request.
- 4. **Cancellation Refund:** The following applies whether the **contract** is canceled by **you**, the Lienholder, or **us**. If **your contract** is canceled, a portion of the **contract** Purchase Price will be refunded to **you** or a party authorized by **you**. If cancellation is within 60 days of the **contract** Date of Sale and **you** have not incurred a claim, **you** will receive a full refund of the **contract** Purchase Price. No cancellation fee will apply during the first 60 days. If cancellation is after 60 days of the **contract** Date of Sale or **you** have incurred a claim, **you** will receive a pro rata refund of the **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term**. After 60 days, a \$50 cancellation fee will apply. No cancellation fee will apply if this **contract** is canceled by **us**. If canceled, **your contract** may not be repurchased or coverage reinstated on **your vehicle**.

If **your contract** was funded using a Payment Plan Provider, cancellation refunds for **contracts** that have not been completely paid for at the time of the cancellation may be fully or partially paid to the Payment Plan Provider or other party responsible for collecting payment on **your contract** as listed on the first page of this **contract**.

Important Items

Addresses and Phone Numbers: You may contact **us** with questions, to submit a cancellation notice, request transfer of **contract**, or for help in filing a claim:

Customer Service - PO Box 7922, Shawnee Mission, KS 66207, (888) 835-5063, usu.fi.customer.service@zurichna.com
Claims - PO Box 7943, Shawnee Mission, KS 66207, (800) 643-9059

Insurance Company Obligation: This **contract** is insured under a service contract reimbursement insurance policy issued by Universal Underwriters Insurance Company, 7045 College Boulevard, Overland Park, KS 66211, (800) 515-5988. In the event **your** claim is not paid or the requested performance is not made within 60 days, **you** may file a claim directly with Universal Underwriters Insurance Company. In the event **your** cancellation refund is not paid within 60 days, **you** may submit the cancellation refund request directly to Universal Underwriters Insurance Company. In the event **we** become insolvent or financially impaired, **you** may file a claim or submit a cancellation request directly with Universal Underwriters Insurance Company.

Limit of Liability: The total of all benefits paid or payable for each repair visit is limited to the actual cash value of **your vehicle** immediately preceding the breakdown, or the cost of repair based upon national labor and parts manuals, less **deductible**, if applicable. Actual cash value is determined by Kelley Blue Book®, National Auto Dealer Association Guide or other nationally recognized source, based upon region. The total of all benefits paid or payable during the term of this **contract** shall not exceed the purchase price paid for **your vehicle**.

Renewal: **Your contract** is nonrenewable.

Subrogation: In the event coverage is provided under this **contract**, **we** shall be subrogated to the rights **you** may have to recover against any person or organization arising out of any safety defect or mechanical breakdown, as well as out of any order, judgment, consent decree or other settlement; and **you** shall execute and deliver instruments and papers and do whatever is necessary to secure such rights. **You** shall do nothing to prejudice those rights. Further, after **you** have been fully indemnified for any loss sustained under the terms of this **contract**, all amounts recovered by **you** for which **you** have received benefits under this **contract** shall belong to, and be paid to **us** up to the amount of benefits paid under this **contract**.

Terms of Contract Conformed to Statute: Terms of this **contract** which are in conflict with the statutes of the state in which this **contract** was signed are hereby amended to conform to the minimum standards of those statutes.