

STANDARD GUARANTY INSURANCE COMPANY
A STOCK INSURANCE COMPANY

Administrative Address:
101 West American Canyon Road Suite 508, PMB 324
American Canyon, CA 94503
Claims: 1-855-686-6368 | Roadside: 1-866-332-7575

Home Office:
260 Interstate North Circle, SE
Atlanta, GA 30339

SENTINEL MECHANICAL BREAKDOWN INSURANCE

CERTIFICATE

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I. INSURING AGREEMENT

Standard Guaranty Insurance Company (hereinafter referred to as the “**Company**”) agrees to pay on behalf of or reimburse the **Certificate Holder** for reasonable authorized costs to repair or replace any **Covered Part** payable under the terms of this **Certificate** in return for the premium charged, and in compliance with all applicable provisions of this **Certificate**, Declarations, Coverage Section, and any Endorsement which are attached and forms a part of this **Certificate**.

required to pay, as shown on the **Certificate** Declarations, toward the total cost for the repair or replacement of **Covered Parts** per **Claim**.

II. DEFINITIONS

The following terms have specific meanings and appear in bold face type throughout this **Certificate**:

- A. **Administrator** means the entity identified on the **Certificate** Declarations that administers this **Certificate** on the **Company’s** behalf.
- B. **Breakdown** means the failure of a **Covered Part** under normal service and usage of the **Vehicle**. A **Covered Part** has failed when it can no longer perform the function for which it was designed solely because of its condition.
- C. **Certificate Holder** means the person identified as such on the **Certificate** Declarations.
- D. **Claim** means a demand by the **Certificate Holder** for benefits under this **Certificate**.
- E. **Covered Part** means a part listed in the Covered Parts section of the Coverage Section of this **Certificate**.
- F. **Deductible** means the amount the **Certificate Holder** is

G. **In-Service Date** means the date the **Vehicle** was first put into service when it was new, or if the **Vehicle** is new but has never been in service, the date the **Vehicle** was purchased. If the **In-Service Date** is unavailable or is otherwise not shown on the **Certificate** Declarations, July 1 of the **Vehicle** model year will be the default date.

H. **Repair Facility** means a licensed repair facility authorized by the **Administrator** to perform repair services covered under this **Certificate**.

I. **Vehicle** means the car, light duty truck, or van described on the **Certificate** Declarations that is covered under this **Certificate**.

III. LIMITS OF LIABILITY

- A. Per repair visit – our liability for any one (1) repair visit shall in no event exceed any of the following amounts: (1) the actual cash value of the **Vehicle** at the time of said repair visit. Actual Cash Value means the National Auto Dealers Association (N.A.D.A.) Official Use Car Guide® published average value of the **Vehicle** for your region, taking age, condition and mileage into consideration.
(2) Labor costs in excess of the approved cost to correct any **Breakdown** using the approved retail labor time from a nationally recognized labor time guide (i.e. Motors Guide, All-Data);
(3) Parts replacement costs which exceed the Manufacturer’s suggested retail price;
(4) The approved cost necessary to correct the actual cause of

Breakdown.

- B. **Aggregate Limit:** The **Company's** liability with respect to the total of all benefits paid or payable while this **Certificate** is in force shall not exceed the lesser of:
- (1) The **Vehicle** Purchase Price, as shown on the **Certificate** Declarations; or
 - (2) The NADA retail value of the **Vehicle** at the time of the current repair or five thousand dollars (\$5000.00), whichever is greater.

IV. CERTIFICATE PERIOD

Coverage under this **Certificate** will expire on the Expiration Date or when the **Vehicle** reaches the specified Expiration Odometer Mileage, whichever occurs first, as shown on the **Certificate** Declarations or when the **Company** has wholly fulfilled the financial obligations under the terms of the Limits of Liability clause of this Policy. **Certificate** expiration is determined as follows:

- A. **New Coverage Plan:** Coverage in both time and miles begins on the **Certificate** Effective Date. This **Certificate** will expire according to the time of the plan you selected or at the mileage term purchased whichever occurs first, as shown on the Declarations. The mileage term is NOT added to the mileage on the odometer at the time of purchase.
- B. **Used Coverage Plan:** Coverage in both time and miles begins on the Certificate Effective Date. This Certificate will expire according to the time or mileage of the plan you selected whichever occurs first, as shown on the Declarations.

V. DEDUCTIBLE

The **Company** will pay the portion of the expense for a covered repair that is in excess of the **Deductible** selected by the **Certificate Holder**, as shown on the **Certificate** Declarations.

VI. EXCLUSIONS

This **Certificate** does not provide coverage:

- A. For **Breakdowns** occurring within the coverage period and not reported within twenty-four (24) hours of the **Certificate** expiration date;
- B. For repair costs or expenses if the odometer of the **Vehicle** has broken or becomes inoperable or unreliable for any reason and odometer repairs were not made immediately at the time of failure, or if the odometer has been tampered with, disconnected or altered in any way;
- C. For repair costs or expenses if the **Vehicle** has been used for the following purposes: police or law enforcement services, fire, ambulance or emergency services, taxi, limousine or shuttle services, pick-up, racing, rental services, construction, security services, snow removal or snow plowing, cable or line installation, or hauling for hire, or if the **Vehicle** has

been used for hauling trailers in excess of the manufacturer's rated capacity or hauling trailers without suitable equipment, or if the manufacturer's specifications for **Vehicles** used to pull trailers are not followed;

- D. For repair costs or expenses if the **Certificate Holder** cannot provide to the **Administrator**, if requested, accurate records proving that the **Certificate Holder** has maintained the **Vehicle** in accordance with the manufacturer's specifications and instructions, or if the breakdown is the result of any mechanical or electrical alterations that have been made to the **Vehicle**, including, but not limited to, the use of oversized tires, installation of header pipes, lift kits, vehicles lifted above four (4) inches, or the removal of any emission control parts system;
- E. For repair costs or expenses if the repair is still covered by the manufacturer's warranty or covered by a recall factory service bulletin or special policy by the manufacturer;
- F. For repair costs or expenses if the **Vehicle** has been abused or neglected, or any part of it has been subject to alteration or accident, or for any accidental loss, or damage resulting from collision or upset, electric shock/short, falling missiles or objects, fire, theft, arson, explosion, lightning, earthquake, windstorm, ice, hail, water, flood, malicious mischief, vandalism, riot or civil commotion, or if the **Vehicle** is a total loss, has been repossessed or is the subject of a repossession action, or from any other cause whatsoever, except as outlined in this **Certificate**;
- G. For liabilities for damage to property or for injury to or death of any person arising out of the operation, repair, maintenance or use of the **Vehicle**, whether or not related to any **Covered Part**, or for consequential losses or damage, including, but not limited to, property damage, loss of use of the **Vehicle**, loss of time, inconvenience, or commercial loss resulting from the operation, maintenance and/or use of the **Vehicle**, unless specifically covered herein;
- H. For any mechanical problems or conditions that existed prior to the purchase of this **Certificate** or for repair costs or expenses if a **Breakdown** is directly or indirectly caused by overheating of any **Covered Part** or non-covered part or by the failure of the **Certificate Holder** to maintain proper qualities or levels of coolants or lubricants, or breakdowns resulting from continued operation in a failed condition;
- I. For repairs to any part that has not suffered a **Breakdown** or if the wear on that part has not exceeded the published field tolerances allowed by the manufacturer, or for repair costs not necessary to correct a **Breakdown**; oil consumption; or for damages or any loss resulting from faulty or negligent auto repair work or from the installation of defective parts;
- J. For repairs to a **Covered Part** if the failure of the **Covered Part** was caused by the action or inaction of a non-covered part;
- K. If the **Vehicle** was not originally manufactured to U.S.

specifications, has been titled branded as salvaged, junked, scrap, physical damage, saltwater, frame change, motor change, body exchange, parts only, re-built, totaled, flood-damaged, or lemon; or

- L. For any of the following parts, services or loss caused by: Hybrid vehicle batteries or Ultracapacitors, Brake pads, shoes, cap and rotors, points, drums; ruptured or damaged constant velocity boots; manual clutch assembly and hydraulics, manual clutch pedal, disc, pressure plate and throw-out and pilot bearing, fly wheels, flex plates; tune up, battery (except as outlined in this Policy), battery cables, carburetor, air filters; oil filter; coolants, fluids, if not in connection with a covered repair; fuses and circuit breakers, nuts, bolts and fasteners, spark plugs, plug wires, glow plugs, core plugs, freeze plugs, drive belts, rubber hoses, all emission components, PCV valves, manual and hydraulic linkages, exhaust system (excluding cracked or warped exhaust manifold), catalytic converter, EGR valve, mufflers, resonators; adjustments to: carburetor, throttle body assembly, ignition, transmission bands; alignments, wheel balancing, tires, tire pressure monitors/sensors, wheels and covers; contamination of any kind, corrosion, rust, hazardous waste removal, carbon build up, sludge ; sealed beams, light bulbs, lenses, non-factory installed audio systems and disc players; car phones, television/VCR, DVD players, satellite radio, electronic device software, LCD screens, wireless transmitting devices, body parts, bright metal parts, rubber moldings, weather strips, metal, windows, glass, plastic, trim, upholstery, paint, vinyl top, wiper blades, wiper arms, carpet, cup holders, normal maintenance items or services; diagnostic procedures not in the flat rate time to repair the covered component; storage and materials charges, rattles, water leaks, wind noises, any non-factory installed parts, convertible top, safety restraint systems (seat belts, air bags, driver side airbags and associated steering wheel components), or any part thereof; charges for shop supplies; and the following, unless required in connection with repairs covered hereunder: adjustments, grinding valves, refrigerants and reprogramming.
- M. For loss caused by modifications to the Hybrid Drive Battery/Electric Drive Battery/High Voltage Battery charging system or NON-Factory installed operating software.
- N. For any of the following parts or loss caused by: Cables and wires connected to and from the battery charging station; over or undercharging of Hybrid Drive Battery/High Voltage Battery, including allowing the battery to stay drained beyond manufacturer recommendations or allowing the vehicle to remain idle for more than 30 days. Battery core charges.
- O. For **Breakdowns** that occurs to or results from non-standard (any component not installed by the original manufacturer) or high performance parts, alternate fuels, any mechanical or electrical alterations made to the **Vehicle**.

VII. GENERAL PROVISIONS

A. Action Against the Company:

No action shall lie against the **Company** unless, as a condition precedent thereto, the **Certificate Holder** shall

have fully complied with all of the terms of this **Certificate**.

B. Amendments / Changes:

The terms of this **Certificate** may not be amended or changed, except by written endorsement signed by a duly authorized representative of the **Company**. Notice to any agent of the **Company** or knowledge possessed by any agent of the **Company** or by any other person shall not affect a waiver or change in any part of this **Certificate** or stop the **Company** from asserting any right under the terms of this **Certificate**.

C. Assignment by the Certificate Holder:

The **Certificate Holder** may assign this **Certificate** to someone whom the **Certificate Holder** sells or transfers the **Vehicle** while this **Certificate** is in force, if certain conditions are met. The **Certificate Holder** may not assign this **Certificate** if the **Vehicle** is sold or traded (retail or wholesale) to an automobile dealer or automotive wholesaler.

A completed transfer form and a fifty dollar (\$50) transfer fee must be submitted to the **Administrator** within thirty (30) days of a change in ownership, along with the following:

1. A notarized copy of the documentation showing change of title and current odometer mileage; and
2. Proof of maintenance as recommended by the manufacturer; and
3. If the manufacturer's warranty requires a transfer, a copy of the completed transfer form.

The requisite transfer form may be obtained from the **Administrator**. Transfers are subject to approval by the **Administrator**. In the event the transfer form, fee, and required documentation are postmarked after thirty (30) days of the change in ownership, or if this **Certificate** was previously transferred, then this **Certificate** will be deemed NON-TRANSFERABLE.

The **Certificate Holder** is responsible for the transfer and payment of applicable transfer fees to retain all manufacturers' warranties available on the **Vehicle**. Failure to transfer the manufacturer's warranty can result in non-payment of a **Claim** if the manufacturer's warranty would normally have been in effect if the transfer had been made.

D. Cancellation:

Cancellation of the **Certificate**

1. The **Certificate Holder** may cancel this **Certificate** at any time by:
 - a. Returning to the Seller to complete and sign the cancellation forms.
 - b. Mailing written notice to the Seller/Lessor of Your desire to cancel the **Certificate**.

A notarized odometer statement indicating the odometer reading at the date of the request will be required. The request for cancellation must be made no later than forty-five (45) days of the date that the cancellation is to become effective (except in the case of repossession, stolen or totaled **Vehicles**). The **Administrator** may request supporting documentation from the primary insurance company or police reports indicating dates and mileage at time of incident.

2. The **Company** may cancel, at any time if:

- a. The **Vehicle** is totaled or is repossessed.
- b. The **Vehicle's** odometer is disconnected or altered or the true and actual miles cannot be

- determined.
- c. The **Vehicle** is used in a manner not covered by the **Certificate**, including **Vehicle** modifications not recommended by the manufacturer.
- d. The charge for the **Certificate** is not paid.
- e. The **Certificate Holder** employed intentional misrepresentation in obtaining the **Certificate**.
- f. The **Certificate Holder** employed intentional misrepresentation in the submission of a **Claim**.
- g. The **Vehicle** does not have a valid manufacturer VIN.
- h. The **Vehicle's** title is branded as salvage, junk, rebuilt, totaled or flood damaged, or is a manufacturer buyback.
- i. The **Certificate Holder's Claim** aggregate has reached the original **Vehicle** Purchase Price.

Notice of such cancellation will be delivered to the **Certificate Holder** by registered mail. The notice of cancellation will state one of the above mentioned basis of cancellation and will include any reimbursement required. The cancellation will be effective as of the date of termination as stated in the notice of cancellation.

E. Lienholder Cancellation:

If the **Vehicle** and this **Certificate** have been financed, the lienholder shown on the **Certificate** Declarations may cancel this **Certificate** for default of the loan agreement or if the **Vehicle** is declared a total loss due to accident or theft or is repossessed. In such event, immediate notification and submission of documents to the **Administrator** is required.

F. Refund Calculation:

If this **Certificate** is cancelled within the first sixty (60) days from the effective date and no **Claims** have been filed, the **Company** will refund the entire **Certificate** charge paid. If this **Certificate** is cancelled after the first sixty (60) days or a **Claim** has been filed, the **Company** will refund an amount of the **Certificate** charge according to the pro-rata method reflecting the greater of the days in force or the miles driven based on the term of the plan selected and the date coverage begins, less a fifty dollar (\$50.00) Administrative Fee. In the event of cancellation, the lienholder, if any, will be named on the cancellation refund check as their interest may appear.

G. Liberalization: If the **Company** adopts any revision which would broaden the coverage under this **Certificate** without additional premium within sixty (60) days prior to or during the coverage period, the broadened coverage will immediately apply to this **Certificate**.

H. Conformity to Statute:

Any provision of this **Certificate** that which is in conflict with the laws of the state wherein this **Certificate** is effective is hereby amended to conform to the minimum requirements of such law.

I. Entire Agreement:

This **Certificate** constitutes the entire agreement between the parties with respect to the matters set forth herein and supersedes all prior documents and understandings.

J. Maintenance Requirements and Service History:

The **Certificate Holder** must have the **Vehicle** checked and serviced in accordance with the manufacturer's recommendations, as outlined in the Owner's Manual for the **Vehicle**.

NOTE: The Owner's Manual lists different servicing recommendations based on the individual driving habits and climate conditions. The **Certificate Holder** is required to follow the normal or severe maintenance schedule that applies to the conditions. Failure to follow the manufacturer's recommendations that apply to the specific conditions may result in the denial of coverage. **You** must also maintain proper fluid levels. It is required that the **Certificate Holder** retain "Proof" of maintenance for the service and/or repair work performed on the **Vehicle**, regardless if work was performed by the **Certificate Holder** or a licensed **Repair Facility**. "Proof" means repair orders from a licensed **Repair Facility** and/or a self-maintained maintenance log that has corresponding "purchase receipts" for oil and filter, coolant and brake system flush, etc. A self-maintained log without corresponding "purchase receipts" is not acceptable "Proof" of maintenance. Repair orders from a licensed **Repair Facility** must be readable and understandable, with customer complaint and repair diagnosis, parts, labor hours, **Vehicle** identification number, date, **Vehicle** mileage, the **Certificate Holder's** name and signature, licensed **Repair Facility** name, address and phone number, repair totals, **Deductible(s)** (if applicable), and method of payment to satisfy the repair order. The **Administrator** for related repairs may request "Proof" of maintenance and/or the **Certificate Holder's** self-maintained log with corresponding original receipts.

K. Other Insurance:

If at the time of loss hereunder there is other insurance or a warranty or service contract which covers the **Vehicle**, in the name of, or for the benefit of the **Certificate Holder**, this **Certificate** shall be considered as excess insurance and shall not apply to nor contribute to the payment of any loss until all such other insurance, warranty or service contract shall have been exhausted.

L. Representations:

By acceptance of this **Certificate**, the **Certificate Holder** agrees that all statements contained in the **Certificate** Declarations are complete and accurate and are the **Certificate Holder's** agreements and representations, and that this **Certificate** is issued in reliance upon the truth of such representations.

M. Rights of Recovery and Subrogation:

If the **Company** makes any payment under this **Certificate**, the **Company** shall be subrogated to all of the **Certificate Holder's** rights of recovery, to the extent of such payment made, and shall have the right to participate with the **Certificate Holder** and any other insurer in the exercise of all of the **Certificate Holder's** rights of recovery against any person or organization. The **Certificate Holder** shall do nothing to impair or prejudice the **Company's** rights and shall execute and deliver instruments and papers and do whatever is necessary to assist the **Company** in the enforcement of its rights.

All amounts recovered by the **Certificate Holder** from third parties for which the **Certificate Holder** also received benefits under this **Certificate**, shall belong to and be paid to the **Company** by the **Certificate Holder** up to the total amount of benefits paid by the **Company**.

N. Territory:

The benefits provided under this **Certificate** are only

available for losses and expenses incurred within the United States and Canada. The United States means the fifty (50) United States and the District of Columbia and does not include Puerto Rico, Guam or other territories and possessions.

O. **Abandonment:** There will be no abandonment to the **Company** of any property.

P. **Appraisal:**

If the **Certificate Holder** and the **Company** fail to agree on the amount of loss, each of us shall have the right to select a competent and disinterested appraiser within twenty (20) days from the date of disagreement. The appraisers will select an umpire. The appraisers will determine the amount of loss to the umpire. If they do not agree, then each appraiser will submit their amount of loss to the umpire. The agreement of any two will determine the amount of loss. The **Certificate Holder** pays for your appraiser and the **Company** pays for our appraiser. The **Company** and the **Certificate Holder** shall each share in the expense of the umpire. The Appraisal Condition is voluntary and non-binding.

VIII. CLAIMS PROCEDURES

If the **Vehicle** incurs a **Breakdown**, the **Certificate Holder** must take the following steps to file a claim:

1. **Prevent Further Damage** - Take immediate action to prevent further damage. This **Certificate** will not cover the damage caused by not securing a prompt repair of the failed component.
2. **Call the Administrator** for instructions on how to start a claim at 1-855-686-6368 before you deliver your **Vehicle** to a licensed **Repair Facility**. The **Administrator** reserves the right to select the **Repair Facility**.
3. **Provide the licensed Repair Facility with a Copy of the Certificate** and/or **Certificate Number**.
4. **Obtain Authorization from the Administrator** - Prior to any repair being made, instruct the Service Manager at the licensed **Repair Facility** to contact the **Administrator** to obtain an authorization for the **Claim**. Any **Claim** for repairs without prior authorization will not be covered. The **Administrator** can be contacted Monday through Friday, 6:00 a.m. to 5:00 p.m. Pacific at 1-855-686-6368. The amount authorized by the **Administrator** is the maximum amount that will be paid for repairs covered under the terms of this **Certificate**. Any additional amount must receive prior approval.
5. **Authorize Tear-Down and/or Diagnosis** - In some cases, the **Certificate Holder** may need to authorize the

licensed **Repair Facility** to diagnose and/or tear-down the **Vehicle** in order to determine the cause and cost of the repair. The **Certificate Holder** will be responsible for these charges if the failure is not covered under this **Certificate**. The **Company** reserves the right to require an inspection of the **Vehicle** prior to any repair being made. Replacement of **Covered Parts** may be made with new, remanufactured, or parts of like kind and quality, at the option of the **Administrator**.

6. **Review Coverage** - After the **Administrator** has been contacted, review with the Service Manager what will be covered by this **Certificate**.
7. **Pay Any Applicable Deductible** - The **Company** will reimburse the licensed **Repair Facility** or the **Certificate Holder** for the cost of the work performed on the **Vehicle** that is covered by this **Certificate** and previously authorized, less any **Deductible**. Once authorization is obtained, and the repair is completed, all repair orders and documentation must be submitted to the **Administrator** within thirty (30) days to be eligible for payment.
8. **Proof of Service and/or Repair** - To obtain payment for a covered repair the **Certificate Holder**, or the licensed **Repair Facility** must submit a legible copy or original repair order to the **Administrator**. Repair orders must be readable and understandable, with customer complaint and repair diagnosis, parts, labor hours, **Vehicle** identification number, date, **Vehicle** mileage, Your name and signature, licensed **Repair Facility** name, address and phone number, repair totals, **Deductible** (if applicable), and method of payment to satisfy the repair order. "Proof" of maintenance and/or your self-maintained log with corresponding receipts, may be requested by the **Administrator** for related repairs. In addition (if applicable), all related invoices (i.e., towing, rental, sublets, etc.) must accompany the repair order for consideration of **Claim** reimbursement.
9. **After-hours Repair:** If repairs covered by this **Policy** are required outside the **Administrator's** business hours, the **Certificate Holder** should deliver the **Vehicle** to a licensed repair facility and have the necessary repairs performed at a reasonable and customary charge. On the next business day, the **Certificate Holder** should report the repairs to the **Administrator**. To report an after-hours repair and obtain a reimbursement, please call 1-855-686-6368 or 1-707-257-9700 for instructions. After-hours repairs are only those repairs, which, if not performed, would render your **Vehicle** inoperable or unsafe to drive and impair its future operation.

IN WITNESS WHEREOF, Standard Guaranty Insurance Company has caused this **Certificate** to be signed by its President and Secretary and countersigned (where required by law) on the **Certificate** Declarations by a duly authorized representative.

Jeanne Aragon Cruz
SECRETARY

John Fran
PRESIDENT

SAMPLE

STANDARD GUARANTY INSURANCE COMPANY

Administrative Offices: 101 West American Canyon Road, Suite 508, PMB 324
American Canyon, CA 94503
Home Office: Atlanta, Georgia

ARBITRATION PROVISION

READ THE FOLLOWING ARBITRATION PROVISION ("PROVISION") CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO A JURY TRIAL AND TO OBTAIN REDRESS THROUGH COURTS.

As used in this Arbitration Provision, "You" and "Your" mean the policyholder or policyholders, insureds, or additional insureds, and all of his/her heirs, survivors, assigns and representatives. "We" and "Us" mean Standard Guaranty Insurance Company.

Any and all claims, disputes, or controversies of any nature whatsoever (whether in contract, tort or otherwise), including statutory, common law, fraud (whether by misrepresentation or by omission) or other intentional tort, property, or equitable claims) arising out of, relating to, or in connection with (1) this Policy or Certificate or any prior Policy or Certificate issued by Us to You, (2) Any credit, loan or purchase transaction in connection with which this Policy or Certificate or any prior Policy or Certificate was issued by Us to You, or (3) the validity, scope, interpretation, or enforceability of this Provision or of the entire Policy or Certificate ("Claim"), shall be resolved by binding arbitration before a single arbitrator. Unless You and We mutually agree on an alternative, the arbitration will take place in the county and state where You live. All arbitrations shall be administered by the American Arbitration Association ("AAA") in accordance with its Expedited Procedures of the Commercial Arbitration Rules of the AAA in effect at the time the Claim is filed. The terms of this Provision shall control any inconsistency between the AAA's Rules and this Provision. You may obtain a copy of the AAA's Rules by calling (800) 778-7879. Upon written request We will advance to You either all or part of the fees of the AAA and of the arbitrator after You have been unsuccessful in obtaining a waiver of fees and costs from the AAA. The arbitrator will decide whether You or We will be responsible for these fees. The arbitrator shall apply relevant substantive federal and state law and applicable statutes of limitations and shall provide written, reasoned findings of fact and conclusions of law. This Arbitration Provision is part of a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. § 1 *et seq.* **If any portion of this Arbitration Provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of the Arbitration Provision, except that in no event shall this Arbitration Provision be amended or construed to permit arbitration on behalf of a group or class.** For the purpose of this Arbitration Provision, Standard Guaranty Insurance Company shall be deemed to include all of its affiliates, successors and assigns, including but not limited to Standard Guaranty Insurance Company, their respective principals, partners, officers and directors and all of the dealers, licensees, agents, and employees of any of the foregoing entities. This Arbitration Provision shall inure to the benefit of and be binding on You and each of the aforementioned persons and entities. This Provision shall continue in full force and effect subsequent to and notwithstanding the expiration or termination of this Policy or Certificate.

No Class Actions/No Joinder of Parties: You agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. You also agree that You will not join with others to bring Claims in the same arbitration proceeding unless all such persons are named on Your Policy or Certificate.

YOU AND WE UNDERSTAND AND AGREE THAT BECAUSE OF THIS ARBITRATION PROVISION NEITHER YOU NOR WE WILL HAVE THE RIGHT TO GO TO COURT EXCEPT AS PROVIDED ABOVE OR TO HAVE A JURY TRIAL OR TO PARTICIPATE AS ANY MEMBER OF A CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM.