PRINCETON COVERAGES LLC

Independent Vehicle Protection Brokerage

SAMPLE VEHICLE SERVICE CONTRACT SPECIMEN

(Representative Administrator Specimen Form — Facilitated by Princeton Coverages LLC)

(FOR DEMONSTRATION & REVIEW PURPOSES ONLY)

This document is a generic specimen intended solely to illustrate the structure, terms, and format of a vehicle service contract that may be offered through Princeton Coverages LLC. It is not a binding contract, guarantee of coverage, or offer to insure. Actual coverage, pricing, exclusions, and terms will be governed by the specific contract issued by the selected A-rated administrator/underwriter at the time of purchase.

I. GENERAL DEFINITIONS & AGREEMENT

This Vehicle Service Contract (the "Contract") is between the vehicle owner listed on the registration (the "Contract Holder") and the independent third-party administrator identified in the issued agreement (the "Administrator"). Princeton Coverages LLC acts solely as an independent brokerage and claims advocate and is not a party to the Contract.

Key Definitions. "Covered Vehicle" means the passenger automobile, light truck, or SUV described in the Contract Application. "Breakdown" means the mechanical or electrical failure of a Covered Part when operated under normal conditions and in accordance with the manufacturer's guidelines. "Regular Maintenance" means the services specified by the vehicle manufacturer, including oil changes, fluid services, belts, hoses, filters, and tune-up items.

Brokerage Disclaimer. Princeton Coverages LLC is an independent protection brokerage and does not directly underwrite or administer service contracts. This specimen illustrates standard coverage terms offered across our panel of third-party A-rated vehicle service contract underwriters.

II. STANDARD COVERAGE LEVELS (SUMMARY SPECIMEN)

The following table summarizes typical coverage tiers available through our carrier panel. The specific components, limits, and deductibles available to any Contract Holder depend on the vehicle's age, mileage, make, model, and the underwriter selected.

Coverage Tier	Typical Protected Components
Powertrain+	Engine, transmission, drive axle, turbo/supercharger, seals & gaskets
Advanced	Powertrain + A/C, cooling, fuel, electrical, steering, brakes
Total Elite	Exclusionary coverage; most mechanical/electrical components

Powertrain+ is typically suited for higher-mileage vehicles needing essential protection. Advanced offers broader component coverage beyond powertrain. Total Elite is designed for newer, lower-mileage vehicles seeking maximum, exclusionary-style protection.

III. GENERAL EXCLUSIONS & LIMITATIONS

No vehicle service contract covers every repair or every circumstance. The following are commonly excluded items and conditions. Please refer to the actual issued contract for the complete and binding exclusion list.

- Pre-existing conditions known to the Contract Holder or existing prior to the Contract effective date or waiting period.

- Damage caused by accident, collision, vandalism, theft, fire, flood, hail, or other environmental hazards typically covered by auto insurance.
- Normal wear-and-tear items, maintenance services, and consumables such as tires, brake pads, wiper blades, light bulbs, batteries, and alignment.
- Cosmetic items, body parts, glass, paint, upholstery, trim, and items not integral to the vehicle's mechanical or electrical operation.
- Modifications, aftermarket parts, racing, competition, or off-road use not approved by the manufacturer.
- Damage resulting from lack of maintenance, abuse, negligence, or operation with low or contaminated fluids.

Limitations. All repairs must be performed by a licensed repair facility. Claim approval may require inspection, maintenance records, and authorization from the Administrator before work begins. Rental car, towing, and trip-interruption benefits, if included, are subject to daily and per-claim limits described in the issued contract.

IV. CLAIMS PROCEDURE (DIRECT REPAIR PAYMENT)

When a Covered Breakdown occurs, the Contract Holder should immediately notify the Administrator's claims department using the toll-free number provided in the issued contract. Princeton Coverages LLC remains available as a claims advocate to help coordinate communication and documentation.

1. Obtain authorization from the Administrator before authorizing repair work, whenever possible, to avoid claim denial.
2. Take the vehicle to any licensed repair facility of your choosing. The Administrator will pay the facility directly for covered repairs, minus any applicable deductible.
3. Provide the repair facility with your Contract number and the Administrator's contact information so the facility can request authorization.
4. If the repair facility requires immediate payment, keep all receipts and submit them to the Administrator for reimbursement review in accordance with the contract terms.

Important. Princeton Coverages LLC does not make coverage decisions or issue payments. Claim approvals, denials, and payments are made solely by the third-party Administrator/underwriter. Our advocacy role is to help you understand the process, gather documents, and communicate clearly with the Administrator.

V. HOW TO OBTAIN YOUR PERSONALIZED QUOTE

To receive an official quote, complete the form at princetoncoverages.com or call (888) 339-7201. A licensed specialist will review your vehicle details, compare offerings from our A-rated carrier panel, and present coverage options that match your needs and budget. No coverage is binding until the application is accepted, payment is processed, and the Administrator issues the contract.