

## VEHICLE SERVICE AGREEMENT APPLICATION

AGREEMENT NUMBER:

PG 1510-

PLEASE TYPE OR PRINT, APPLICANT MUST SIGN AND INITIAL WHERE APPLICABLE.

### APPLICANT INFORMATION

|                    |                     |                     |      |
|--------------------|---------------------|---------------------|------|
| APPLICANT NAME:    | APPLICANT PHONE:    | APPLICANT EMAIL:    |      |
| CO-APPLICANT NAME: | CO-APPLICANT PHONE: | CO-APPLICANT EMAIL: |      |
| STREET ADDRESS:    | CITY:               | STATE:              | ZIP: |

### VEHICLE INFORMATION

|                   |                     |   |                         |
|-------------------|---------------------|---|-------------------------|
| YEAR:             | MAKE:               | MODEL:  | VIN (must be 17 digits) |
| CURRENT ODOMETER: | VEHICLE SALE PRICE: | CHECK ALL THAT APPLY TO VEHICLE:<br>4x4/AWD    COMMERCIAL USE    DIESEL    TURBO/SUPERCHARGER |                         |

### VEHICLE SERVICE AGREEMENT INFORMATION

|            |   |  |                        |
|------------|---|--|------------------------|
| SALE DATE: | AGREEMENT PRICE:  | COVERAGE:                                | DEDUCTIBLE:            |
| TERM:      | MONTHS                      MILES <i>(whichever occurs first)</i> | <b>PowerGUARD</b><br>POWERTRAIN COVERAGE | <b>\$50 DEDUCTIBLE</b> |

### APPLICANT'S ACKNOWLEDGMENT

I hereby apply for the issuance of a service agreement covering the vehicle identified above. I understand that the service agreement application may be rejected by the Administrator for any reason. I further understand that the vehicle is for personal use (NOT COMMERCIAL USE) and that any vehicle which is modified or altered from the original manufacturer's specification prior to sale, at time of sale, or at any time during the term of this agreement is not eligible for coverage. I understand that coverages under this agreement will overlap the Manufacturer's Warranty coverages on new vehicles and may overlap on some used vehicles. Purchase of a vehicle service agreement is not required to lease, purchase, or obtain financing for a motor vehicle. SPECIAL STATE REQUIREMENTS SUPER-CEDE ANY AND ALL APPLICABLE PORTIONS OF THE APPLICANT'S ACKNOWLEDGMENT SECTION OF THIS APPLICATION.

My signature means that I have reviewed and understand the time and mileage limitations, coverages, maintenance requirements, claim procedures and that the vehicle listed above is in proper working condition. I UNDERSTAND THAT THE AGREEMENT WILL BE BETWEEN THE OBLIGOR (Z CORE, LLC) AND APPLICANT.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

|                     |       |                                 |      |
|---------------------|-------|---------------------------------|------|
| DEALER NAME:        |       | AUTHORIZED SIGNATURE AND TITLE: |      |
| LIENHOLDER          |       | LIENHOLDER PHONE:               |      |
| LIENHOLDER ADDRESS: | CITY: | STATE:                          | ZIP: |

#### ADMINISTRATIVE OFFICES:

Z Core, LLC  
P.O. Box 9679  
Columbus, Ohio 43209

866 886-2923 toll free    877 955-3133 fax

## GENERAL AGREEMENT PROVISIONS

### NATURE OF AGREEMENT:

The Agreement Holder agrees and understands that this Agreement is NOT A POLICY OF INSURANCE, and that the Administrator is acting solely as the Administrator for and on behalf of the Obligor.

### ENTIRE AGREEMENT:

This Vehicle Service Agreement, including the terms, conditions, limitations, exceptions, definitions, exclusions, and application form, together with any endorsements, if any, constitute the entire Agreement. No one other than the parties hereto, by mutual agreement, may change the Agreement or waive any of its provisions. This Vehicle Service Agreement gives the Agreement Holder specific rights. The Agreement Holder may have other rights, which may vary from state to state in the United States or between provinces in Canada.

This Vehicle Service Agreement covers mechanical breakdown, and is for the sole benefit of the Agreement Holder named herein and applies only with respect to the described vehicle. This Vehicle Service Agreement shall be invalidated if there has been an inaccuracy, tampering or alteration to the odometer mileage of the vehicle so that the vehicle's true and actual mileage is not shown on the odometer or cannot be determined. If the odometer becomes inoperable during the term of this Vehicle Service Agreement, the Agreement Holder must immediately notify Administrator and within 15 days of the odometer becoming inoperable, provide documentation proving that the odometer has been repaired.

### LIMIT OF LIABILITY:

Term of Three (3) months will have a Limit of Liability of \$1,000.00, less the applicable deductible.

Term of Six (6) months will have a Limit of Liability of \$1,250.00, less the applicable deductible.

Term of Twelve (12) months will have a Limit of Liability of \$1,500.00, less the applicable deductible.

In no event will the Obligor's total liability under this Vehicle Service Agreement exceed the actual cash value of the described Vehicle less the applicable deductible. Cash Value to be calculated as of the most recent repair date using a Nationally Published estimating guide, using the Agreement Holder's address of residence and zip code.

Replacement of covered parts will be made with original equipment manufacturer parts, non original equipment manufacturer parts, re-manufactured parts, or used parts. "Administrator" will provide claim and administrative services. Labor Time will be calculated using a Nationally Published Estimation Guide.

The Vehicle Service Agreement provides benefits for Mechanical Breakdown of the Agreement of Covered Parts installed by the Vehicle Manufacturer, as those terms are defined below. Labor Time will be calculated using a Nationally Published Estimating Guide.

### DEFINITIONS:

This is a Vehicle Service Agreement between the "Purchaser" (Agreement Holder) and the "Obligor" (Z Core, LLC).

**MECHANICAL BREAKDOWN:** means the inability of any covered part(s) or component(s) to perform the function(s) for which it was designed due to defects in materials or workmanship.

**WEAR AND TEAR:** means the deterioration of a part that occurs naturally over time. (Wear and Tear is not covered under this Vehicle Service Agreement).

**AGREEMENT TERM:** means the Agreement Term for Time will begin of the Sale Date and continue for the Term Months listed on the Application Page. The Agreement Term for Miles will begin at the Odometer Reading on the Sale Date listed on the Application Page. The Expiration of miles is determined by adding the Term Miles to the Odometer Reading on the Sale Date. Expiration of the Agreement will occur at the conclusion of the cumulative Term Months listed, or cumulative Term Miles listed, whichever occurs first.

**COMMERCIAL USE:** is defined as: Any vehicle used for the business purpose of livery, farming or ranching, pushing, pulling, or hauling material of any kind, route work, job site activities, service or repair work, or has been issued commercial plates in the state in which it is titled, or advertises a commercial enterprise with signage on said vehicle. Vehicle used for snow removal must be equipped with factory installed or factory authorized snowplow package. Usage must not exceed manufacturer's ratings and/or limitations.

## POWERGUARD COVERAGE

Coverage on Listed Components:

### ENGINE: Gas/Diesel

All internally lubricated parts within the engine - cylinder head(s) - engine block - harmonic balancer - intake manifold - oil dipstick and tube - oil pan - oil pump - oil pump drive sprocket - valve covers. The cylinder head(s), engine block, oil pan and valve covers are only covered if damage is due to the failure of an internally lubricated part.

### TRANSMISSION (AUTOMATIC):

All internally lubricated parts within the transmission case - bands - bearings - bushings - drums (friction and steel) - gears - pumps - rings - servo unit - shafts - transmission case - torque converter - vacuum modulator - valves (internal). The transmission is only covered if damage is due to the failure of an internally lubricated part.

### TRANSMISSION (MANUAL):

All internally lubricated parts within the transmission case - bearings - gears - main drive gear - main shaft and bushings - shafts - shifting components (internal) - spacers - synchronizing drum - transmission case. The transmission case is only covered if damage is due to the failure of an internally lubricated part.

### DRIVE AXLE ASSEMBLY (Front and Rear):

All internally lubricated parts within the drive axle housing - center carrier bearings - constant velocity joints - drive axle housing - drive shaft/yokes - propeller shafts - universal joints. The drive axle housing is only covered if damage is due to the failure of an internally lubricated part.

### TRANSFER UNIT:

All internally lubricated parts within the transfer case. The transfer case is only covered if damage is due to the failure of an internally lubricated part.

### TURBO/SUPERCHARGER:

All internally lubricated parts within the housing. The housing is only covered if damage is due to the failure of an internally lubricated part.

**FLUIDS:**

- fluids are only covered when REQUIRED in connection with the repair or replacement of a covered component.

**SEALS AND GASKETS:**

- seals and gaskets are only covered when REQUIRED in connection with the repair or replacement of a covered component.

**COVERAGE PLAN INCLUDES REIMBURSEMENT FOR THE FOLLOWING BENEFITS:****SUBSTITUTE TRANSPORTATION:**

In the event of a mechanical breakdown of a covered component, the Agreement Holder will be REIMBURSED for the actual expense incurred for substitute transportation at the maximum daily rate of Forty (\$40.00) dollars per day based on Labor Time (Example: .10 to 8.0 labor hours = One Day Rental, 8.1 to 16 labor hours = Two Days Rental, 16.1 to 24.0 labor hours = Three Days Rental, etc.) (Maximum of Two Hundred and Forty (\$240.00) dollars per visit) for approved repairs. Substitute transportation must be supplied by the issuing dealer or a duly licensed rental agency. ONE additional day of rental coverage will be available to the Agreement Holder for parts delay to a covered component under this Agreement. ONE additional day of rental coverage will be available to the Agreement Holder if a visual inspection of said Vehicle has occurred using a Third Party Inspection Agency causing a delay in covered repairs. Maximum of Two Hundred and Forty (\$240.00) dollars per visit.

**TRIP INTERRUPTION:**

In the event of a mechanical breakdown of a covered component or part, the Administrator will REIMBURSE Agreement Holder a maximum of Seventy-Five (\$75.00) dollars per day, not to exceed a total of Two Hundred and Twenty-Five (\$225.00) dollars (Three Days) for expenses incurred by Agreement Holder for meals and/or lodging, provided: Agreement Holder cannot operate Agreement Holder's Vehicle due to a mechanical breakdown covered by this Agreement and are more than Two Hundred (200) miles away from home, and expenses are incurred between the time of breakdown and the time repairs are completed. (The date of breakdown shall be considered the first day.) One day's trip interruption expense shall be allowed for each eight hours, or portion thereof, of required manual flat-rate labor time. A detailed receipt must be submitted to Administrator before reimbursement will be made.

**EMERGENCY ROADSIDE REIMBURSEMENT:**

**MECHANICAL FIRST AID:** Any service requiring a minor adjustment (exclusive of parts) to enable a disabled vehicle to proceed under its own power (where available), reimbursement up to Twenty-Five (\$25.00) dollars.

**BATTERY SERVICE:** Attempting to start a vehicle with a booster battery, reimbursement up to Twenty-Five (\$25.00) dollars.

**TIRE SERVICE:** The changing of flat tire with an inflatable spare, reimbursement up to Twenty-Five (\$25.00) dollars.

**TOWING SERVICE:** Any tow in connection with a covered repair of 25 miles or less, reimbursement up to Forty (\$40.00) dollars.

**EXCLUSIONS:**

**SPECIAL STATE REQUIREMENTS, IF ANY, SUPER-CEDE ANY AND ALL APPLICABLE PORTIONS OF THE EXCLUSIONS SECTION OF THIS AGREEMENT.**

This Vehicle Service Agreement DOES NOT provide coverage or benefits for:

1. Reimbursement for any repair or replacement made without prior authorization from Administrator to Repair Facility.
2. Any condition that existed to any part(s) or component(s) that were not functioning properly at the time the covered vehicle was delivered to the Purchaser.
3. Diagnostic or tear down time when a mechanical breakdown, or failure is not covered by this Agreement. Shop supplies of any kind. Any cost incurred for disassembly or diagnosis is at the Agreement Holder's expense if the inspection determines that the mechanical breakdown was not caused by the failure of a part or component covered by this Agreement.
4. Any accidental loss or damage resulting from, but not limited to - civil commotion - collision - earthquakes - explosion - falling missiles or objects - fire - flood - hail - larceny - lightning - malicious mischief - misuse - negligence - physical damage - riot - theft - upset - vandalism - water - windstorms are not covered.
5. Any conditional mechanical breakdown or damage caused by, but not limited to - air leaks - corrosion - residue - rust - warpage - water damage - water intrusion - water leaks. - alterations or modifications to vehicle from original Manufacturer specifications, or not approved by Manufacturer - coverage by Manufacturer's Warranty, Recall, Factory Bulletin or any other mechanical breakdown coverage. - carbon build-up in cylinders - clogged fuel injectors - contaminated fuel - coolant blockage - detonation - electrolysis - excessive fuel conditions - freezing - improper engine adjustments - improper fuel - improper lubricants - lean fuel conditions - lubricant blockage - any damage due to overheating regardless of cause - pinging - pre-ignition. - commercial use - conversion van components or conversion vehicle components - custom or add-on part(s) - bolts, fasteners and/or nuts are only covered in conjunction with a covered repair - lift kits - snow removal equipment - tires not recommended by the original Manufacturer. - failure to maintain proper levels of lubrication - lack of lubrication - seized or damaged parts due to operation without sufficient coolant, fluid or oil. - wear and tear to covered parts or components are not covered.
6. Any correctional repair for the purpose of correcting when a mechanical breakdown has not occurred, but not limited to - burnt pistons - burnt valves - engine compression - gradual reduction of performance - oil consumption - stuck rings - stuck valves - valve grinding - valve guides are not covered.
7. Any expense resulting from a mechanical breakdown of any covered part, but not limited to - consequential damage - loss of income - loss of profits - loss of time - loss of use of vehicle - loss or damage to property - loss or injury to persons - shop supplies of any kind - storage charges are not covered.
8. Any repair that has been, but not limited to - a failure that cannot be verified as accurate, or is found to be inaccurate - mis-diagnosis by Repair Facility - any failure related to a previous repair; mechanical breakdown or failure costs that should be covered by the warranty of parts or workmanship on a previously repaired or replaced component.
9. Any replacement of maintenance or personal items, but not limited to - alignments - anti-theft systems - batteries - battery cables - belts - brake drums - brake pads - brake rotors - brake shoes - carburetors - catalytic converters - convertible top assemblies - coolants - equipment not installed by Manufacturer - exhaust systems - filters - fuses - glow plugs - hoses - LED lighting - lenses - light assemblies - light bulbs - lubricants - manual clutch systems - PCV valves - personal computers - phone systems including cellular phones - pre-heated car systems - programming or re-programming - sealed beams - seat belt systems - shock absorbers - spark plugs - speakers - thermostat housing - thermostats - tire pressure sensors - tires - updating a component that has not mechanically failed - vinyl tops - wheel covers - wheels are not covered.
10. Any cosmetic damage, but not limited to - body panels - brackets - bumpers - door bushings/bearings - door handles - frames and sub-frames - glass - lift gate handles - moldings - paint - sheet metal - tailgate handles - trim - upholstery - weather strip/seals are not covered.
11. Any vehicle titled as, but not limited to - assembled - body exchange - commercial use - dismantled - fire - flood - frame change - junk - motor change - parts only - physical damage - restricted title - saltwater - salvage/refundable - salvage theft - scrap are not covered.
12. Damage to a covered part by a non-covered part. Damage to a non-covered part by a covered part is also excluded.
13. A mechanical breakdown of a covered part(s) or component(s) caused by an Agreement Holder's refusal to perform reasonable repairs recommended by the Dealer, Repair Facility or Administrator.
14. Any mechanical breakdown or failure occurring outside of the United States or Canada.

**MAINTENANCE:**

Regular maintenance service is a condition of this Vehicle Service Agreement. In order to keep this Service Agreement in force during its term, the Agreement Holder must

have the vehicle serviced as recommended by the Manufacturer's Scheduled Maintenance Guide or, if it is a used vehicle, as specified in "Minimum Services Required" below. Therefore, the Agreement Holder must keep all maintenance receipts and furnish them to the Repair Facility upon Administrator's request. Receipts listing date, mileage, services performed and materials purchased will be the only acceptable proof of maintenance. Receipts for self-service will be required.

#### **MINIMUM SERVICES REQUIRED:**

The Agreement Holder must follow the Manufacturer's maintenance requirements for new and used vehicles. Including, but not limited to engine oil changes, transmission services or any other special services recommended and/or required by the Manufacturer.

#### **TRANSFER CONDITIONS:**

The Agreement Holder's Vehicle Service Agreement, while in-force, may be transferred by the ORIGINAL Agreement Holder to a subsequent owner of the Vehicle for a fee of \$100.00. The subsequent owner must also transfer the Manufacturer's Warranty, if available. Written evidence of all required maintenance services must be provided to Administrator upon transfer. Transfer is limited to an individual purchaser of the Vehicle (not a Dealer) and the title may not pass through a Dealer.

All terms and conditions of the original Vehicle Service Agreement will apply to the transferee. Approval of transfers is at the discretion of the Administrator and may be declined for any reason. Submission of the Transfer Application must be completed within Thirty (30) Days of purchase of the Agreement Holder's sale or transfer of the Vehicle to the subsequent owner. The Transfer Application may be obtained from the selling Dealership/Entity or the Administrator. Refer to Special State Requirements.

#### **CANCELLATIONS:**

The Administrator may cancel this Vehicle Service Agreement if any of the following occur:

- a. If the Agreement Holder's vehicle is a total loss or is repossessed.
- b. If the Agreement Holder's vehicle's odometer has been non-functional, repaired or replaced without notifying Administrator immediately.
- c. If the Agreement Holder's vehicle is used in any manner that would exclude coverage under this Agreement.
- d. The Agreement Holder has committed fraud or materially misrepresented any fact in connection when entering into this Agreement.

The Agreement Holder may cancel this Agreement at any time during the term of this Agreement. In the event of cancellation of this Vehicle Service Agreement, the Administrator will retain an amount based on greater of the days in force or the miles driven related to the term of this Vehicle Service Agreement. A \$45.00 service charge will be applicable. You may cancel this Agreement within Thirty (30) Days of its purchase if no claim has been made, and receive a full refund of the Service Agreement retail price, with no fee assessed. In the event the cost of this Vehicle Service Agreement is financed, then the lender of said financing shall be additionally named on any refund check. If the Agreement Holder's Vehicle is repossessed or a total loss, the lender will be named sole payee on the refund check, and your right to receive the refund check will automatically be assigned to the lender.

All cancellation requests need to be made from the Agreement Holder's selling Dealership/Entity. In most cases, if there is a refund due, the amount will be processed by the issuing Dealership/Entity. SPECIAL STATE REQUIREMENTS SUPER-CEDE ANY AND ALL APPLICABLE PORTIONS OF THE CANCELLATION SECTION OF THIS APPLICATION.

#### **CLAIMS PROCEDURE:**

##### **IN THE EVENT OF A MECHANICAL BREAKDOWN:**

Vehicle can be taken to any LICENSED Repair Facility, the Repair Facility MUST obtain an authorization number from the Administrator PRIOR to repairing vehicle.

It is the Agreement Holder's responsibility to authorize tear down and diagnosis to the point where damage is visible and a cause of failure can be determined.

It is the Agreement Holder's responsibility to protect the vehicle from damage when a mechanical failure has occurred. Continued operation of the Vehicle after any mechanical breakdown occurs, shall in all cases constitute failure to protect the vehicle. Failure to protect the vehicle is not limited to continued operation after mechanical breakdown alone, but may constitute other acts of neglect by the Agreement Holder.

Be prepared to provide evidence that the maintenance services have been performed as specified above.

Have Repair Facility's technician or service writer call Administrator for verification of coverage and obtain an authorization number. Administrator will arrange for payment of authorized claim at that time. Administrator can be contacted **Monday through Friday 8:00am to 8:00pm EST at 866 886-2923.**

Administrator reserves the right to determine where repairs shall be made, and to investigate all claims and inspect any vehicle.

Once the authorization number is obtained and repairs are completed, all repair orders and documentation must be submitted to Administrator within sixty (60) days to be eligible for payment.

Repairs not authorized by the Administrator's Claim Examiner **WILL NOT** be accepted.

CONTRACT ADMINISTRATOR AT **866 886-2923**. NO CLAIM SHALL BE PAID WITHOUT PRIOR AUTHORIZATION FROM ADMINISTRATOR.

**ADMINISTRATED BY:** Z Core, LLC - P O Box 9679 - Columbus, Ohio 43209 - (866) 886-2923 toll free (877) 955-3133 fax

**OBLIGOR:** Z Core, LLC - P O Box 9679 - Columbus, Ohio 43209 - (866) 886-2923 toll free (877) 955-3133 fax

#### **ALTERNATE DISPUTE RESOLUTION**

THE AGREEMENT HOLDER AND OBLIGOR HEREBY AGREE THAT ALL DISPUTES, CLAIM, OR CONTROVERSIES OF ANY KIND OR NATURE BETWEEN THE PARTIES, ARISING OUT OF ANY WAY RELATED TO THIS AGREEMENT, ITS PERFORMANCE, INTERPRETATION OR BREACH SHALL BE RESOLVED EXCLUSIVELY BY USE OF THE ALTERNATIVE DISPUTE RESOLUTION MECHANISMS SET FORTH BELOW:

1. Good faith efforts – The parties shall initially engage in good faith efforts to negotiate any claim or controversy by oral or written communications. If the communications are oral, they should be thereafter confirmed in writing and delivered to the other party.
2. Mediation – If negotiation efforts are not successful, the parties shall engage in mediation pursuant to the American Arbitration Association (AAA) Commercial Mediation Rules, or such other rules governing mediation as the parties may agree to use.
3. Arbitration – If mediation efforts are not successful, the parties shall arbitrate any claim or controversy. The arbitration shall be conducted pursuant to the AAA Commercial Arbitration Rules or such other rules governing arbitration as the parties may agree to use. The result of such arbitrations shall be final and binding upon the parties.
4. Costs – The cost of the above described mediation shall be borne equally by the parties. The cost of the above described arbitration shall be borne by the party against whom the arbitration award is issued. IN EITHER EVENT, EACH PARTY SHALL PAY THE COSTS OF THEIR OWN ATTORNEY'S FEES AND ASSOCIATED COSTS.
5. Arbitration under State Law – To the extent that a court determines that the U.S. Arbitration Act is not applicable to this Agreement, the parties agree to arbitrate pursuant to the provisions of the applicable state law regarding liability – if arbitration of liability is enforceable under the appropriate state law. If not, the parties nevertheless agree to arbitrate, pursuant to the provisions of the applicable state law, the measure of the amount of damages to which either party may be entitled under the provisions of the appropriate state law.

THE PARTIES UNDERSTAND AND AGREE (i) THAT EACH OF THEM IS WAIVING RIGHTS TO PURSUE REMEDIES IN COURT INCLUDING THE RIGHT TO A JURY TRIAL; (ii) THAT PRE-ARBITRATION DISCOVERY IN AND DIFFERENT FROM COURT PROCEEDINGS; (iii) THAT THE ARBITRATOR'S AWARD IS NOT REQUIRED TO INCLUDE FACTUAL FINDINGS OR LEGAL REASONING; AND (iv) EITHER PARTY'S RIGHT TO APPEAL OR SEEK MODIFICATION OF RULINGS BY THE ARBITRATORS IS STRICTLY LIMITED.

#### **Z CORE, LLC PRIVACY POLICY**

The Gramm-Leach Bliley (GLB) Act, which deals in part with how financial institutions treat non-public financial information. Z Core, LLC is committed to maintaining the trust of our customers. We maintain that trust by keeping information about our customers in a secure environment and using that information in conformance with this policy.

This policy outlines the types of information Z Core, LLC collects and the kinds of companies with whom we may share such information. These examples are illustrative only. In addition, Agreement Holder may have other privacy protection under state law. Z Core, LLC will comply with applicable state law regarding information about Agreement Holder.

Z Core, LLC reserves the right to modify or supplement this policy at any time. If we make any changes, we will provide current customers with a revised notice.

#### **INFORMATION Z CORE, LLC MAY COLLECT**

- Information Z Core, LLC receives from Agreement Holder, or is provided to us on Agreement Holder's behalf, on applications and other forms, such as Agreement Holder's Name, Address, Telephone Number, Lender's Name, finance agreement term and vehicle information;
- Information about Agreement Holder's transaction with Z Core, LLC, our affiliates, or others;
- Information will be provided as Z Core, LLC deems appropriate to determine eligibility, to process claims, as authorized by Agreement Holder, or as otherwise permitted or required by law.

#### **INFORMATION Z CORE, LLC MAY DISCLOSE, TO WHOM WE MAY DISCLOSE, DISCLOSURES PERMITTED BY LAW, AND DISCLOSURES FOR JOINT MARKETING AND SERVICING**

- Z Core, LLC restricts access to the information to authorized individuals who need to know this information to provide service and products to Agreement Holder, or to administer Agreement Holder's account. Z Core, LLC uses physical, electronic and procedural security measures designed to protect our customer information. We also train our employees about the meaning and requirements of Z Core, LLC's policy for information security and confidentiality.
- Z Core, LLC does not disclose this information about current customers or any former customers to anyone, except as permitted by law.
- The law permits Z Core, LLC to share this information with our affiliates and other affiliated service providers.
- The law also permits Z Core, LLC to share information with companies that perform marketing services for Z Core, LLC, or other institutions that have joint marketing agreements with Z Core, LLC, such as the dealer where Agreement Holder purchased the vehicle and applied for the Z Core, LLC Vehicle Service Agreement.

Agreement Holder does not need to do anything as a result of this notice. It is meant to inform Agreement Holder of how Z Core, LLC collects, shares, and safeguards Agreement Holder's non-public financial information, and is not a part of the Vehicle Service Agreement.

**ANY QUESTIONS? CALL ADMINISTRATOR AT 866 886-2923**

#### **ADMINISTRATIVE OFFICES:**

Z Core, LLC  
P.O. Box 9679  
Columbus, Ohio 43209

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