

LOWE'S PROTECTION PLUS TERMS AND CONDITIONS

Welcome to Lowe's Protection Plus, offering You protection, perks and peace of mind.

This document contains the Terms and Conditions of Your Plan, including what's covered, what's not, how to contact Us, how to file a claim, etc. This is not a contract of insurance.

DEFINITIONS

We understand that Terms & Conditions have a lot of information to review. Here are some key definitions that apply to terms used in this Plan:

Accidental Damage Coverage means failures of the Product because of accidental damage (such as drops, collisions, liquid spills, structural breaks, and cracks). Accidental Damage Coverage only applies to power tools (including battery-operated and pneumatic tools), furniture, area rugs, mattresses (excluding box springs) and adjustable beds. See Your Plan Details section to determine whether Your Plan contains Accidental Damage Coverage and for more detail.

As-Is Appliance(s) means a Major Appliance sold "As-Is" in a Lowe's Outlet store. "As-Is" appliances have no manufacturer's warranty.

Benefits Summary Page means the Plan receipt that specifies Your covered Product, coverage terms and additional Plan information.

Covered Failure(s) means Product failures due to defects in materials and/or workmanship, or those occurring due to Normal Wear and Tear or Power Surge. For adjustable beds, this coverage is provided only for defective frames, welds, and mechanisms, including inclining, reclining, heating, vibrating features, electrical components such as motors, wiring, and remotes. For mattresses (excluding box springs), coverage is provided only for defects in materials and/or workmanship. For furniture, Covered Failures are limited to the following:

For all furniture except outdoor furniture:

- A. Structural or operational failure of Product components such as frames, mechanisms, springs, motors, welds, bases and handles necessary for the operation of the Product;
- B. Seam and stitching separation when the stitching comes apart at the seam of the Product. Rips and other tears that are near the seam which occur over time from repeated use, rather than from a single incident, are not considered seam and stitching separation;
- C. Broken zippers or buttons;
- D. Cracking and/or peeling of leather; and
- E. Loss of silvering of mirrors.

For outdoor furniture:

- A. Structural or operational failure of Product frame or swivel mechanisms; and
- B. Failures to umbrellas that prevent the Product from functioning. Defects in materials and/or workmanship are covered when the manufacturer provides this coverage during the warranty period.

Consumer Electronics means tablets, laptops, desktops, home theater, TVs, and other assorted electronics for personal use.

LPP means Lowe's Protection Plan.

Fitness Equipment means stationary bikes, treadmills, rowers and other assorted items for personal use.

General Merchandise means all Product(s) which are not otherwise defined, such as, but not limited to water heaters, gas and electric grills, outdoor power equipment, ceiling fans, light fixtures, tools, EV chargers and more.

Major Appliances means cooktops, dishwashers, dryers, freezers, over-the-range microwaves, range hoods, ranges, refrigerators (not compact), trash compactors, wall ovens, and washing machines.

Normal Wear and Tear Coverage means a mechanical or electrical failure or breakdown not caused by a defect in materials and/or workmanship.

ORV means Outdoor Recreational Vehicle(s), including electric and gasoline powered mini-bikes, motorized scooters, motorized cycles, and other sport and recreation vehicles priced at \$1,000 or less per unit that are meant for off-road use, not licensed for use on public roads or highways.

UTV means Outdoor Recreational Vehicle(s), including electric and gasoline powered cycles, motorized scooters, golf carts, side-by-side and tandem seating all-terrain vehicles, and other sport and recreation vehicles priced at \$1,001 or more per unit that are meant for off-road use, not licensed for use on public roads or highways.

Payment means a merchandise credit or promo code to Lowe's. For Food Spoilage Reimbursement and Reinstallation Labor Coverage, Payment is made by check or, if available, prepaid debit card from the Plan Administrator.

Payment Schedule is the value of Your Payment based on Your Product Retail Cost and current Product Age using the following depreciation schedule:

Product Age	Payment Amount (% of Product Retail Cost)
1-5 years	100%
6 years	92%
7 years	80%
8 years	74%
9 years	68%
10 years	52%
11 years	40%
12 years	34%
13 years	31%
14 years	28%
15 years	25%

Plan means these terms and conditions and the Benefits Summary Page. The Benefits Summary Page includes the Plan type, describes the covered Product(s) and outlines the Plan Coverage Period.

Plan Administrator means the entity responsible for administering this Plan. The Plan Administrator is Federal Warranty Service Corporation in all states except in Florida where the Administrator is United Service Protection, Inc., and in Oklahoma where the Administrator is Assurant Service Protection, Inc.. The address and phone number for each Administrator is P.O. Box 105689, Atlanta, GA 30348-5689, 1-888-775-6937 or for PRO Protection Plans 1-866-877-6777.

Plan Coverage Period means the period of time during which You have eligible benefits under the Plan for the covered Product(s). Plan Coverage Period varies by Plan type and Product and is listed on Your Benefits Summary Page.

Plan Holder/You/Your means the owner of the Product(s) covered under this Plan and any assigned transferee.

Plan Price means the amount You paid for this Plan as listed on Your Benefits Summary Page.

Partial Pay Plans: Partial pay Plans are not paid in full by You at the time of purchase. If Your payment under a partial pay Plan is not received by the due date under any applicable payment plan or arrangement, Your Plan may be cancelled by Us for nonpayment, effective on the last day covered by the amount paid by You. Any finance charges for partial pay Plans will be disclosed to You.

Monthly Pay Plans: Monthly Pay Plans will be noted on the Benefit Summary Page under Plan Coverage Period as "Monthly" and without a coverage end date. This Plan will renew automatically each month, and is continuous until either cancelled or not renewed by either You or Us. **For those who purchase month to month coverage or a renewable term option (when offered), Your Plan will renew automatically at the end of Your Plan Coverage Period as listed on Your Benefits Summary Page unless cancelled or not renewed previously by either You or Us. The affirmative consent to this provision is obtained from You at the time of purchase.**

Plan Provider/We/Us/Our means the entity that is contractually obligated to You under the terms of this Plan, including PRO Plans. The Plan Provider is Federal Warranty Service Corporation in all states, except in Oklahoma where the Plan Provider is Assurant Service Protection, Inc., and in Florida where the Plan Provider is United Service Protection, Inc. The address and phone number for each Plan Provider is P.O. Box 105689, Atlanta, GA 30348-5689, 1-888-775-6937. For water heaters, the Plan Provider is the same as stated above except in California, where Lowe's Home Centers, LLC 1000 Lowe's Boulevard, Mooresville, NC 28117, 1-888-775-6937 is the Plan Provider.

Power Surge Protection means a Product failure resulting from a voltage oversupply ("Power Surge") on any Product that is electrically powered. For Consumer Electronics, Products must be connected to a surge protector approved by the Underwriter's Laboratory, Inc. at the time of loss. Power Surge Protection does not include damages resulting from the improper installation or improper connection of the Product to a power source.

PRO Protection Plan - Commercial Use means a Plan covering Major Appliances and General Merchandise available only to PRO customers. **Covered Failures that result from commercial use are covered under this Plan.** Products sold under this Plan do not include a manufacturer's warranty. Parts and labor coverage begins on the date You purchased the Plan, or on the date Your Product was delivered or installed, whichever is later.

PRO Protection Plan - Property Management means a Plan covering Major Appliances only available only to PRO customers. **Covered Failures that result from commercial use are excluded under this Plan.**

Product(s) means the specific item(s) You purchased as indicated on Your Benefits Summary Page for coverage under this Plan.

Retail Cost means the lesser of the pre-tax retail cost or discounted cost of the Product at the time of purchase, covered under this Plan.

GENERAL TERMS AND CONDITIONS APPLICABLE TO ALL PLAN TYPES

ELIGIBLE PRODUCTS: For products other than Portable Generators, ORVs and UTVs, this Plan is intended for Products used in properties such as, but not limited to, single-family homes, apartment homes, rental homes, and assisted living centers. PRO Protection Plan for Commercial Use, covers Products used for non-residential, multi-family use, commercial purposes or for short-term communal use.

WHAT'S COVERED: For Products where service is available from the Plan Administrator, Your Product will be restored to normal operating condition after a Covered Failure or Accidental Damage Coverage (when applicable to Your Product type) during the Plan Coverage Period. Unless otherwise specified, Your Plan covers all labor and/or parts costs necessary to repair Your Product. Genuine manufacturer's parts will be used whenever possible; however, non-original manufacturer's and re-manufactured parts may also be used. For Products where service is not available from the Plan Administrator, Your Plan provides a one-time Payment for the Retail Cost of the Product based on the Payment Schedule, plus applicable tax if the Product has failed due to a Covered Failure or Accidental Damage Coverage (when applicable to Your Product type) during the Plan Coverage Period, at which point Your Plan is deemed fully satisfied and the coverage provided under Your Plan will not be transferable to any replacement product. The Plan Administrator determines if service is available based on availability of authorized service providers, limitation of liability, and other incidental factors which may lead to the decision to offer Payment instead of service. For Portable Generators, travel costs for servicer are limited to 150 mile round-trip per failure.

MANUFACTURER'S WARRANTY: Parts and services covered during the manufacturer's warranty period are the sole responsibility of the manufacturer. Your Product(s) may have a labor and/or parts warranty from the manufacturer that may provide additional or overlapping coverage with this Plan. Review Your manufacturer's warranty. Nothing in the Plan will limit or discharge any manufacturer's obligations.

YOUR OBLIGATIONS: To keep this Plan in force, You must maintain the Product(s) in accordance with the service requirements and manufacturer's specifications in Your owner's manual, including cleaning and maintenance. You promise and assure: (1) full cooperation with the Plan Administrator, technicians and authorized service providers during diagnosis and repair of the Product(s), including access to proper connections and requirements as specified by the manufacturer; (2) accessibility to the Product(s); (3) a non-threatening and safe environment for On-Site Service (in-home service); (4) the presence of an adult of legal age during the duration of service; (5) that You will provide the Plan Administrator with notice of any defect or deficiency in service within ninety (90) days of discovery; (6) that You will protect the Product(s) from any further damage; and (7) that You will follow the Product owner's manual. Additionally:

- For Portable Generators, ORVs and UTVs, records of manufacturer's specified service and maintenance performed may be required at the time of claim.
- For mattresses, the use of a waterproof mattress cover/protector is required.

If You provide Your mobile number or electronic address to Us or the Plan Administrator as part of Your enrollment, We may electronically or via text message deliver all notices, documents and communications related to this Plan to Your electronic address. You may opt out of electronic and/or text message communications at any time.

HOW TO FILE A CLAIM: To request service and benefits, contact us online at Claims.LowesProtect.com or by phone at 1-888-77LOWES (56937). For PRO Protection Plans, contact the Plan Administrator for service at 1-866-8-PRO-PPP (776777) or ProProtection@assurant.com. The Plan Administrator must authorize all repairs in advance. If there is an emergency, please describe the nature of the emergency to Our customer service representative. During severe weather conditions and peak service, We will give priority to emergency service requests. Emergency services will be available at no extra charge. Foreign language and TDD service for the hearing impaired are available. For TDD service, please call 711.

SERVICE OPTIONS: Call the Plan Administrator or go online at Claims.LowesProtect.com to receive authorization for repairs prior to transporting or setting up service for Your Product.

Depending on Your Product type and the service available at Your location, We will determine what service options are available and setup service using the following service options at Our discretion:

- On-Site (In-home service) – We will repair Your Product at Your location. Travel distance limitations apply.
- Pickup and/or Delivery – Your Product will be picked up and transported to and from Our repair center. This option is included for outdoor power equipment Products with a Retail Cost of \$799 and over and other Products where available.
- Carry-In Service/ Service Facility – We will either setup a service event for the repair to be performed at a Lowe's store or authorized repair center of Our choosing or arrange with You to take the Product for service and reimburse You (with applicable receipt). You must contact Us to receive a repair authorization prior to service. You may be responsible for the cost of transporting Your Product to/from the repair center.
- Mail-In Service – We will send You a prepaid shipping label for You to ship the Product to an authorized repair center according to the instructions provided. Once service is complete, We will return the Product to You.
- Advanced Replacement – If We determine Your Product is eligible for the Advanced Replacement, We may require a credit card authorization or other method as security for the retail price of the replacement Product plus applicable shipping costs. We will ship a replacement Product to You with setup instructions and directions to return the claimed Product, when required. If You return the claimed Product as instructed, We will cancel the credit card authorization. If You fail to return the claimed Product as instructed or return a Product or part that is ineligible for service, We will charge the credit card for the authorized amount.

We may also provide You with cleaning or repair advice, mail You a stain removal kit that will include products to aid in the removal of unintentional stains, or mail You a kit to replace missing or broken parts when applicable.

We reserve the right to change the method by which We provide service to You, and the Product's eligibility to receive a particular method of service. We cannot guarantee that any service will result in an exact match (such as make/model, materials, or color matches) to the claimed Product. This may be due to availability or differences in dye lots, natural grains, external conditions, or other similar reasons.

DEDUCTIBLE: For claims under this Plan related to Your Product, there's no additional cost to You for covered service (unless specified) beyond what You paid for this Plan.

NON-REPAIRABLE PRODUCT: If We, in Our sole discretion, determine that Your Product (other than Portable Generators or UTVs priced over \$1000 as listed on Your sales receipt) is not repairable during the Plan Coverage Period or if service is not available for Your Product, We may issue You Payment up to the Retail Cost of the Product based on the Payment Schedule, plus applicable sales tax. Upon providing You with the Payment for the non-repairable Product, the non-repairable Product will become Our property, should We unilaterally elect to exercise Our rights to the Product. This Plan is deemed fully satisfied by Us by the issuance of a Payment. The coverage provided under this Plan will not be transferable to any replacement product.

For Portable Generators, we may issue You Payment to replace the Product in a pro-rata amount based on the purchase date of the Portable Generator. Upon providing You with the pro-rata Payment for the non-repairable Product, the non-repairable Product will become Our property, should We unilaterally elect to exercise Our rights to the Product. This Plan is deemed fully satisfied by Us by the issuance of a pro-rata Payment.

For UTVs, if We determine that the value of prior claims plus the value of the most recent claim, will exceed the current industry valuation (which accounts for any depreciation) of the Product immediately prior to the most recent breakdown, We may issue You Payment to replace the Product which equals the value of the UTV as determined by current industry valuation (which accounts for any depreciation), less the value of any previously paid repair claims (not to include ancillary benefit claims), not to exceed the Aggregate Limit. Upon providing You with the calculated Payment for the Product, the Product will become Our property, should We unilaterally elect to exercise Our rights to the Product. This Plan is deemed fully satisfied by Us by the issuance of this Payment.

WHAT IS NOT COVERED: This Plan does not cover any of the following:

- a. Failures or damage caused by improper installation or assembly, failures from non-OEM transfer switches, the use of improper cleaning methods or cleaning products (outside of the manufacturer's recommendation), or relocating a non-portable Product from one location to another.
- b. Failures or damage caused by:
 - i. Misuse, reckless, excessive or abusive, willful or intentional conduct associated with handling and use of the Product, including vandalism;
 - ii. Spilled liquids (unless specified) or exposure to environmental or weather conditions outside of the manufacturer's guidelines;
 - iii. Rust or corrosion;
 - iv. An improper electrical/power supply;
 - v. Insect infestation/vermin;
 - vi. Leaking Product battery (or any other leaking substance on or within the Product);
 - vii. Starting batteries for Portable Generators; or
 - viii. Acts of God, other external causes such as fire, or other force majeure.
- c. Operating the Product outside the permitted or intended use as described by the manufacturer. A Product with an altered, defaced, or removed serial number or VIN. Or, a Product modified to alter its functionality or capability including removing, bypassing, disabling or altering safety features.
- d. A Product or its consumer-replaceable parts (including remotes, batteries, bags, belts, etc.) that are lost, stolen or accidentally damaged (unless specified on Your sales receipt).
- e. Consumer requested alignments and preventative maintenance costs, bulb replacements, cleanings, etc. (unless otherwise specified).
- f. Neglect, including when required maintenance and/or cleaning are not performed as specified by the manufacturer; or damage from accumulation of buildup of dirt, dust, oil, or other substance (including human or pet bodily fluids).
- g. Failure or damage caused by third-parties such as plumbers, painters, or other unauthorized service or maintenance providers; or any fees related to third-party contracts.
- h. Cosmetic damage (unless specified), including, but not limited to, scratches, dents, or housing cracks that do not otherwise affect the functionality of a Product.
- i. Pre-existing conditions known by You that occurred prior to the Plan Coverage Period or parts and/or labor for defects that are subject to a manufacturer's warranty or recall.
- j. Products sold "as-is" or those that are not sold with a manufacturer's or seller's warranty (unless You purchased an As-Is Appliance).
- k. No problem found diagnosis or issues that could be resolved with a software upgrade.
- l. Any intentional dishonest, fraudulent or criminal act by You, any authorized user, anyone You entrust with the Product, or anyone else with an interest in the Product for any purpose, whether acting alone or in collusion with others.
- m. Any services that occur in a threatening and unsafe environment for On-Site Service (in-home service).
- n. Any liability or damage to property, or injury or death to any person arising from the operation, maintenance, or use of the product. Any liability for damage arising from delays or any special, indirect, consequential, or incidental damages due to a claim event. This includes but is not limited to loss of use, loss of business, loss of profits, loss of data or down time from delays in repair and charges for time and effort.
- o. Seized or damaged parts or expenses resulting from: failure to maintain proper levels of lubricants or coolants; the use of contaminated or improper lubricants; stale, contaminated, or improper fuel; and/or freezing or overheating.
- p. Any claim incurred outside of the Plan Coverage Period.
- q. Service or replacement outside the continental USA, Alaska or Hawaii.
- r. Consumables and other non-functional parts that do not affect the mechanical or electrical function of the Product (unless specified).
- s. Products not associated with this Plan as well as any repair or replacement costs associated with aftermarket installations or modifications and accessories used in conjunction with the Product.
- t. Where re-installation coverage is applicable to Your Product, costs outside of labor, such as additional licensing, permits, or other parts required by local, county, or state regulation.
- u. Products used for commercial purposes (multi-user organizations), public rental, or communal use in multi-family housing. This exclusion does not apply to the PRO Protection Plan for Commercial Use or to PRO customers when the Plan is purchased for a General Merchandise Product.
- v. Any other act or result not described in Section 1.

- w. Portable Generator brown-outs caused by trying to draw more power than the Portable Generator is capable of producing; Damage to any household item or electrical item using power produced during a public utility outage in which the Portable Generator is the sole power provider, regardless of any other stated coverages.
- x. For consumer electronics and fitness equipment (in addition to the items above):
 - i. The setup, installation, removal, disposal, or any data restoration of a Product unless specified.
 - ii. Damage related to a virus or any other type of malware.
 - iii. Damage to Your data, either inputted, stored on, connected to, or processed by the Product. This includes third party software/applications, messages, emails, documents, passwords, photos, videos, music, ringtones, maps, books or magazines, tokens, currency, and/or games.
 - iv. Support for software other than the native software or any manufacturer-branded software designated as "beta", "pre-release," or "preview"; third party applications and their interaction with a Product; or server-based applications.
 - v. Replaceable components or non-functional parts that do not affect the mechanical or electrical function of the Product (unless specified) or the improper removal or installation of replaceable components such as, modules, parts or peripherals.
 - vi. Pixel-related failures and other issues related to burned-in images that fit within Product design specifications where the Product's functionality is not materially altered.
- y. For appliances and hot water heaters (in addition to the items above):
 - i. Failures caused by external factors such as freezing, inadequate or non-compliant plumbing, wiring, or improper storage or ventilation. Failures due to interior and exterior plumbing, main water lines, valves, foreign plumbing parts, upgrades or retrofits, unapproved components, non-municipal water supply, loss or damage due to existing governmental code violations including repairs or upgrades to Products not complying with codes, inconsequential noises, reconfiguration of the Product.
 - ii. Parts required for the installation or reinstallation of the Product.
 - iii. For water heaters, parts are excluded except in the event of a Power Surge.
- z. For furniture, area rugs, adjustable beds, and mattresses (in addition to the items above):
 - i. Fabrics or other materials that cannot be cleaned through traditional means. These include but are not limited to silk, dry clean only, non-colorfast, suede or nubuck leather, and code X fabric.
 - ii. Odors and damage outside of the Plan's coverage including damage caused by pets, rodents or other wildlife, insects, scratches, smoke, paints/dyes, bleaches, flooding, rust, burns, mold or mildew.
 - iii. Any damage that occurs during assembly of the Product after delivery.
 - iv. Stains that occur prior to or during delivery or stain build-up caused by accumulation or reoccurring stain events.
 - v. Natural flaws or material inconsistencies (ex. wood, leather, or fabric), inherent design defects, or microfiber delamination.
 - vi. Splitting, cracking and/or peeling of A&P leather, bonded leather, bycast leather or coated fabrics.
 - vii. Color loss, non-stain related discoloration, fading or loss of resiliency.
 - viii. Accessory pillows, throws, or blankets.
 - ix. Separation of seams along mattress seam lines.
 - x. Products made of rattan, bamboo, or wicker.
 - xi. Any damage to box springs. Box Springs are not covered under this Plan.
- aa. For ORVs and UTVs (in addition to the items above):
 - i. Repairs or replacements to any part that has not suffered a mechanical breakdown, or for repair costs not necessary to correct a mechanical breakdown,
 - ii. Failures or damage resulting from faulty or negligent repair work or from the installation of defective parts; or damage caused to or by a non-covered part.
 - iii. Retrofitting or replacement due to obsolete, discontinued or unavailability of parts.
 - iv. Repair costs or expenses if the unit has been used for commercial purposes, racing or competitive use, or demonstration, or failures from any performance related modifications, as determined by Us.
 - v. Repair costs to raise compression or correct oil consumption including, but not limited to, worn rings, worn, tuliped, dished, suck, carboned or burned valves; repairs to parts that have not suffered a breakdown or where the wear on the part has not exceeded the published field tolerance allowed by the manufacturer.
 - vi. Repairs to tires, chains/belts, rubber or other material composition hoses, sealed beams, emission components, front drive sprockets and/or centrifugal clutch assembly, rear sprockets, chrome finish on exhaust or other parts, glass, metal, or plastic trim, lenses, or upholstery.
 - vii. Adjustments, alignments, rattles, tune up, charges for shop supplies, freight charges or hazardous waste removal and storage.
 - viii. Repairs resulting from road hazards, submersion, water or dirt ingestion, collision or falling objects.
 - ix. Loss resulting from faulty or negligent repair work or from the installation of defective parts.
 - x. Electrolysis, reverse polarity, loosening or stripping of external fasteners or bolts.
 - xi. Repairs to paint, including those as a result of fading.
 - xii. Damage caused by lean mixtures, detonation, pre-ignition, carbon, coking, or sludge.
 - xiii. Towing or any transportation fees to or from the repair provider.

LIMITATION OF LIABILITY: For all items other than UTVs for single claim, the limit of liability under this Plan is the lesser of the (1) cost of authorized repairs, (2) cost of Product replacement with a similar Product, (3) cost of an authorized repairs reimbursement, or (4) Retail Cost for original Product, based on the Payment Schedule, plus applicable sales tax. If the total of authorized repairs, parts, and other coverage and benefits (e.g., Food Spoilage Reimbursement, Performance and Care Items Reimbursement, Power Surge Protection, etc.) exceeds the Retail Cost for the Product, based on the Payment Schedule, plus applicable sales tax or We replace the Product with an equal or similar Product, the obligations of the Plan Provider and Plan Administrator under this Plan are fully satisfied by Us. The total liability for repairs will not exceed the Retail Cost for the Product, based on the Payment Schedule, plus applicable sales tax under any circumstances.

Should We choose to replace your claimed Product (other than Portable Generators and UTVs), We will not deduct any claims incurred from the Retail Cost You paid.

For UTV's, for any single claim: Our liability with respect to any one claim is limited to the cost to repair or replace any covered parts at prevailing retail labor rates, using parts of like kind and quality, which may include serviceable used parts or remanufactured parts, as customarily used in the industry. Furthermore, in no event shall Our liability exceed the cost necessary to correct the actual cause of the breakdown.

Aggregate Limit:

For UTVs, Our liability with respect to the total of all benefits paid or payable while this Plan is in force shall not exceed the current industry valuation (which accounts for any depreciation) of the unit immediately prior to the most recent breakdown.

CANCELLATION BY YOU: You may cancel Your Plan at any time by visiting claims.lowesprotect.com. At time of cancellation, You must provide Your Plan number, Your phone number, and Product information specific to Your Plan. If You cancel Your Plan within thirty (30) days of purchase, You will receive a refund in the amount of 100% of the Plan Price, less the total actual cost of any service, labor, payments, reimbursements, replacements, parts, coverages and/or benefits received under the Plan. If You cancel Your Plan after thirty (30) days from the date of purchase, You will receive a pro rata refund of the Plan Price less the total actual cost of any service, labor, payments, reimbursements, replacements, parts, coverages and/or benefits received. For cancellation of Plans containing multiple Products, You will receive a pro rata refund of the Price of the entire Plan less the total actual cost of any services or benefits received. The cancellation of such multiple Product Plans cancels coverage on ALL Products previously covered by the Plan. No cancellation fee applies to this Plan. The effective date of cancellation is the date We receive Your request for cancellation.

CANCELLATION BY US: With the exception of partial pay Plans, if We cancel this Plan, You will receive a pro rata refund of the Plan Price less the actual cost of any service, labor, Payments, reimbursements, replacements, parts, coverages and/or benefits received under the Plan. For partial pay Plans, if We cancel this Plan prior to the last day covered by the amount paid by You, You will receive a pro rata refund of the amount paid by You less the actual cost of any service, labor, Payments, reimbursements, replacements, parts, coverages and/or benefits received under the Plan. You will be provided with a written notice at least thirty (30) days prior to cancellation at Your last known address, with the effective date of cancellation and the reason for cancellation. For partial pay Plans, We may cancel for non-payment. If We cancel a partial pay Plan for non-payment, cancellation will be effective on the last day covered by the amount paid by You and You will not receive any refund. We reserve the right to cancel this Plan at any time and without prior written notice in the event of fraud by You, material misrepresentation by You, or a substantial breach of duties by You relating to the covered Product or its use. We reserve the right to deny coverage for any property that We do not approve as Product. In addition, We may disapprove enrollment in this Plan for any reason. Should We disapprove coverage, We will notify You within thirty (30) days of Your enrollment and refund any applicable Price collected.

MOVING OR SELLING PRODUCT: From the date of Your Plan purchase, through Your Plan Coverage Period, You can transfer this Plan if You sell or give away the Product. Contact the Plan Administrator with the new owner's contact information, the Plan reference number and date of transfer.

If You move Your Product(s) (excluding water heaters) to a new location within the continental USA, Alaska and Hawaii, You can change Your service address by contacting the Plan Administrator.

RENEWAL: No party is obligated to renew this Plan beyond the expiration date of the Plan Coverage Period. The total Price paid by You for a Plan renewal may change or increase compared to Your original Plan. By purchasing this Plan, You agree that We may contact You to notify You of renewal, upgrade, and additional coverage options. For those who purchase a Monthly Pay Plan option, We have the right to non-renew this Plan with thirty (30) days advance written notice to You.

PROMOTIONS AND DISCOUNTS: During the Plan Coverage Period, We may provide You with other limited benefits, including, but not limited to, a limited period of access to technical support resources and tools (which may include access to mobile applications) for Fitness Equipment, smart products and smart appliances ("Lowe's TechConnect™", or "Technical Support") from date of Plan purchase. Technical Support includes assistance with setup, configuration, troubleshooting, and reset/recovery (except for data recovery) of smart products and smart appliances (as applicable), but does not supersede the manufacturer's warranty obligations, and is not considered a service repair under this Plan. Technical Support is only available for products used in a residential dwelling for personal use and is not available for all Products. Other limited benefits may include alternative servicing options, claims management tools, and other support services.

We may offer discounts and promotions from time-to-time under this Plan valued up to the limits regulated under state law.

PLAN DETAILS

This section provides important information on Your Plan benefits and coverage period.

NEW PRODUCT PLAN

PLAN COVERAGE PERIOD: Plan Coverage Period continues for the length of time purchased by You as indicated on the Benefits Summary Page.

For Consumer Electronics, Generators, area rugs, ORVs, UTVs, and General Merchandise Products other than water heaters, the Plan Coverage Period begins after the Product manufacturer's labor warranty ends; if no labor warranty is provided by the manufacturer, the Plan Coverage Period begins after the manufacturer's limited warranty ends; if no manufacturer's limited warranty is provided, then the Plan Coverage Period begins on the date that You purchased the Plan. Portable Generators are not covered for power surge.

For General Merchandise Plans for water heaters, if the manufacturer provides a labor warranty, the Plan Coverage Period begins after the manufacturer's labor warranty ends; if the manufacturer does not provide a labor warranty, the Plan Coverage Period begins on the date of Plan purchase. Coverage includes on-site labor for eligible water heater Products. Parts are not covered under this Plan, except in the event of a covered Power Surge.

For Fitness Equipment, Major Appliances, As-Is-Appliances, furniture, mattresses (excluding box springs), adjustable beds, and PRO Protection Plans (for Major Appliances), the Plan Coverage Period begins on the date that You purchased the Plan.

For As-Is Appliances, the Plan Coverage Period begins on the date that You purchased the Plan.

PLAN BENEFITS: This Plan provides additional benefits which vary by Product type available as described below. **These additional benefits are not available for As-Is Appliances.**

Accidental Damage Coverage means failures of the Product as a result of accidental damage (such as drops, collisions, liquid spills, structural breaks, and cracks). Accidental Damage Coverage only applies to power tools (including battery-operated and pneumatic tools), furniture, area rugs, mattresses (excluding box springs) and adjustable beds. For mattresses (excluding box springs), and adjustable beds, Accidental Damage Coverage is limited to all single-incident stain types. This benefit starts after the expiration of the manufacturer's warranty period for food and beverage spills (if applicable), or on the date that You purchased the Plan and ends at the expiration of the Plan as noted on the Benefits Summary Page, or after a maximum period of five (5) years, whichever comes first. For furniture and area rugs, the following damage is covered:

For fabric, bonded materials, leather, vinyl upholstered Products, and outdoor furniture:

- A. Accidental stains attributed to a single incident and not normal wear and tear;
- B. Accidental marks from an ink pen, crayon or permanent marker up to 6" in length;
- C. Accidental rips, tears, and punctures;
- D. Fading (area rugs only) and
- E. Accidental burns, singes, or heat marks.
- F. Breakage of glass or mirror.

For wood and other hard surfaces (excluding outdoor furniture):

- A. Accidental stains attributed to a single incident and not normal wear and tear;
- B. Accidental scratches, gouges, chips, punctures or dents that penetrate the surface to reveal the substrate beneath the finish;
- C. Liquid marks or water rings;
- D. Accidental burns, singes, or heat marks;
- E. Checking, cracking, bubbling or peeling of the finish on hard surfaces; and
- F. Accidental chipping or breakage of glass or mirror.

Annual Preventative Maintenance and Performance Check: For Fitness Equipment, this Plan covers one (1) on-site/in-home or remote preventative maintenance and performance check within each twelve (12) month period that this Plan is in place. To schedule, please contact the Plan Administrator.

Annual Preventative Maintenance Reimbursement: For utility terrain vehicles (UTVs), You may request a reimbursement Payment of \$50 for each twelve (12) month period during the Plan Coverage Period, starting on the date of Your Plan purchase for preventative maintenance care and services for Your Product. You will be required to provide the Plan Administrator with copies of all applicable sales receipts or invoices from the service to obtain the Payment. You must contact the Plan Administrator within ninety (90) days of service to claim this benefit.

Delivery and Haul Away Reimbursement: If You purchase this Plan for a Major Appliance, We will provide delivery and/or haul away service reimbursement for any approved claim replacement (only if the replacement Product is purchased and delivered through Lowe's). You will be reimbursed by Payment which is limited to \$100 per Product as a one-time payment per Plan Coverage Period. This benefit is only available to Products with no remaining manufacturer's warranty. You will be required to provide the Plan Administrator with copies of all applicable sales receipts or invoices to obtain the Payment. You must contact the Plan Administrator within sixty (60) days to claim this benefit. You are responsible for the initial haul away cost and/or any applicable delivery charges. The PRO Protection Plans are not eligible for the Delivery and Haul Away Reimbursement.

Fix It Or Replace It: If You have three (3) covered service repairs completed on three (3) separate occasions (separated by thirty (30) days) during the Plan Coverage Period, and Your Product requires a fourth (4th) repair, as determined by Us, We will issue You a Payment to replace the product, not to exceed the Retail Cost of the original Product, based on the Payment Schedule, plus applicable sales tax. Service repairs performed under the manufacturer's warranty or previous LLP are not eligible for this benefit. You may be required to submit Your service receipts to fulfill a claim under this benefit. This benefit is not available for Portable Generators, ORVs or UTVs. A covered service repair does not include: consumer requested alignments, bulb replacements, cleanings, product diagnosis, customer education, troubleshooting/telephone diagnosis, accessory repairs/replacements, any rechargeable batteries, a no fault found diagnosis and repairs done outside the continental USA, Alaska or Hawaii.

Food Spoilage Reimbursement: If Your Product is a refrigerator, freezer, or wine cooler and You incur a Covered Failure that results in food loss, You will be reimbursed by Payment for food spoilage up to \$300 for Major Appliance refrigerators and/or freezers, or \$100 for General Merchandise compact refrigerators and wine coolers. This amount is on each covered Product on a per-incident basis. Documented proof of loss is required. This benefit starts on the date of Your Plan purchase. The PRO Protection Plan for Commercial Use is not eligible for this benefit. You must contact the Plan Administrator to request reimbursement.

Professional Installation Reimbursement: For televisions over \$100, this Plan covers a one-time reimbursement Payment of \$40 for the professional installation of Your Product. You will be required to provide the Plan Administrator with copies of all applicable sales receipts or invoices from the installation to obtain the Payment. You must contact the Plan Administrator within ninety (90) days of installation to claim this benefit.

50% Reimbursement on Performance and Care Items: You should maintain Your Product(s) per the manufacturer's instructions, to help extend the life of Your Product(s) and save You time and money. From the date You purchase Your Plan, You may request a 50% Payment of the purchase price and sales tax on the performance and care items that help with preventative maintenance for Your Product that are purchased on or after the date You purchased the Plan. The Payment is limited to \$100 for each twelve (12) month period during the Plan Coverage Period, starting on the date of Your Plan purchase. To qualify, performance and care items must be purchased from Lowe's or one of its subsidiaries, Lowes.com, or through ApplianceParts.Lowes.com and must be approved by Lowe's for maintenance for Your Product. Sample approved performance and care items are listed below. Parts that are not purchased from Lowe's or one of its subsidiaries or that are not

approved for reimbursement will receive Payment at the sole discretion of the Plan Administrator. In order to obtain Payment, You must contact the Plan Administrator. You will be required to provide the Plan Administrator with copies of all applicable sales receipts to obtain the Payment. 50% Reimbursement on Performance and Care Items does not affect Your eligibility for 30% Reimbursement for No Service Claims. The PRO Protection Plans are not eligible for 50% Reimbursement on Performance and Care Items.

See sample preventative maintenance parts listed below:

Major Appliances: air filters, aluminum vents, coil brushes, cooktop cleaners, lint brushes, hoses, rinse aids, washer fresheners, water filters, water lines
Small Appliances: cleaners, carbon filters for coffee makers, vacuum bags, vacuum belts, vacuum filters, water filters
Outdoor Power Equipment: anti-freeze, batteries, belts, blades, blade sharpener/balancer kits, covers, filters, oil, spark plugs, string line, tires
Gas and Electric Grills: brushes, burners, cleaners, covers, grates, grill sprays, hoses
Plumbing: water filters, water softener cleaners, water softener salt
Power Tools: compressor hoses, drill bit, driving bits, lubricants, rechargeable battery packs, saw blades, surge protectors
ORVs and UTVs: oil and air filters, fluids, spark plugs

50% Reimbursement on Cosmetic Parts: Subject to the requirements noted above, You can request a 50% Payment of the cost and sales tax for cosmetic parts for Major Appliances listed below for Your Product that are purchased on or after the date You purchased Your Plan. The Payment for cosmetic parts is limited to \$100 Payment for each twelve (12) month period during the Plan Coverage Period, starting on the date of Your Plan purchase. To qualify, cosmetic parts must be purchased from Lowe's or one of its subsidiaries, Lowes.com, or through ApplianceParts.Lowes.com. Cosmetic parts for Major Appliances include: Bins, shelves, handles, knobs, drip pans, oven racks, dishwasher racks, and trim kits. The PRO Protection Plans are not eligible for the 50% Reimbursement on Cosmetic Parts.

30% Reimbursement for No Service Claims: For Major Appliances, mowers, and snow blowers, upon expiration of Your Plan, and after You contact the Plan Administrator, We will provide Payment to You for 30% of the Price of Your Plan if You have not made a service claim. You must contact the Plan Administrator within sixty (60) days of the end of the Plan Coverage Period to claim this benefit. The PRO Protection Plans are not eligible for the 30% Reimbursement for No Service Claims.

Reinstallation Labor Coverage: For built-in Major Appliances, EV chargers, water softeners, water filtration systems, garbage disposals, ceiling fans, thermostats, security systems, bath fans and doorbells, if Your Product cannot be repaired and needs to be replaced as determined by the Plan Administrator during the Plan Coverage Period, this Plan provides reimbursement for professional reinstallation labor for the replacement Product once per Plan Coverage Period for a maximum benefit Payment of up to \$500. For water heaters, from the date of Your Plan purchase, if Your water heater cannot be repaired and needs to be replaced (as determined by the manufacturer under the manufacturer's warranty or by the Plan Administrator for Power Surge Protection losses), this Plan provides reimbursement for professional reinstallation labor for the replacement Product, through a Payment, to the extent not covered by the manufacturer's warranty. You will be required to provide the Plan Administrator with copies of all applicable sales receipts or invoices from the re-installation to obtain the Payment. You must contact the Plan Administrator within ninety (90) days of reinstallation to claim this benefit.

Repair Quick™ Guarantee: For Products where service is available from the Plan Administrator during the Plan Coverage Period and service has been scheduled, if Your Product is not repaired within seven (7) days, You can receive a one-time Payment of \$50 per Plan Coverage Period. For Products eligible for repair, the clock starts ticking on this turnaround time once You have contacted the Plan Administrator and reported the failure, as long as You are able to accommodate Our first available service appointment. If You are not able to accommodate the first available service appointment, We start the clock ticking as of the date of the first service visit. If Your Product is not eligible for On-Site Service or Pickup, the clock starts ticking on this turnaround time once Your Product has been delivered to the pre-authorized location as directed by the Plan Administrator. This benefit is only available to Products with no remaining manufacturer's warranty. This benefit does not apply to Portable Generators, ORVs, UTVs, furniture, area rugs, mattresses, adjustable beds, refrigerators or freezers. The PRO Protection Plans are not eligible for Repair Quick™ Guarantee. You must contact the Plan Administrator to request this benefit.

Upgrade: If You purchased an eligible Major Appliance, You qualify for an upgrade credit towards the purchase of a new appliance. The upgrade benefit is available to You after one year from the purchase date of Your Plan. The Product should be in working condition and there should be no open claims. The upgrade benefit provides a one-time credit of 15% based on original purchase and a maximum benefit amount of \$500 towards the purchase of an eligible new Major Appliance with a purchase price of \$300 or more before tax. Also includes delivery and installation of the upgrade Product and haul away of the old Product. Credits for multiple items cannot be combined toward a single new Major Appliance purchase. You cannot make any other claims against Your Protection Plan once the upgrade benefit is initiated. Once the upgrade benefit has been redeemed, Your Protection Plan for the old appliance will be fulfilled, and no other claims can be made. The PRO Protection Plans are not eligible for the Upgrade benefit. A receipt or other Proof of original Major Appliance purchase price may be required to redeem this benefit.

POST WARRANTY PLAN

PLAN COVERAGE PERIOD: Plan Coverage Period continues for the length of time purchased by You as indicated on the Benefits Summary Page.

PLAN BENEFITS: This Plan provides additional benefits which vary by Product type available as described below:

Fix It Or Replace It: If You have three (3) covered service repairs completed on three (3) separate occasions (separated by thirty (30) days) during the Plan Coverage Period, and Your Product requires a fourth (4th) repair, as determined by Us, We will issue You a Payment to replace the product, not to exceed the Retail Cost of the original Product, based on the Payment Schedule, plus applicable sales tax. Service repairs performed under the manufacturer's warranty or previous LPP are not eligible for this benefit. You may be required to submit Your service receipts to fulfill a claim under this benefit. A covered service repair does not include: consumer requested alignments, bulb replacements, cleanings, product diagnosis, customer education, troubleshooting/telephone diagnosis, accessory repairs/replacements, any rechargeable batteries, a no fault found diagnosis and repairs done outside the continental USA, Alaska or Hawaii.

Food Spoilage Reimbursement: If Your Product is a refrigerator, freezer, or wine cooler and You incur a Covered Failure that results in food loss, You will be reimbursed by Payment for food spoilage up to \$300 for Major Appliance refrigerators and/or freezers, or \$100 for General Merchandise compact refrigerators and wine coolers. This amount is on each covered Product on a per-incident basis. Documented proof of loss is required. This benefit starts on the date of Your Plan purchase. The PRO Protection Plan for Commercial Use is not eligible for this benefit. You must contact the Plan Administrator to request reimbursement.

50% Reimbursement on Performance and Care Items: You should maintain Your Product(s) per the manufacturer's instructions, to help extend the life of Your Product(s) and save You time and money. From the date You purchase Your Plan, You may request a 50% Payment of the purchase price and sales tax on the performance and care items that help with preventative maintenance for Your Product that are purchased on or after the date You purchased the Plan. The Payment is limited to \$100 for each twelve (12) month period during the Plan Coverage Period, starting on the date of Your Plan purchase. To qualify, performance and care items must be purchased from Lowe's or one of its subsidiaries, Lowes.com, or through ApplianceParts.Lowes.com and must be approved by Lowe's for maintenance for Your Product. Sample approved performance and care items are listed below. Parts that are not purchased from Lowe's or one of its subsidiaries or that are not approved for reimbursement will receive Payment at the sole discretion of the Plan Administrator. In order to obtain Payment, You must contact the Plan Administrator. You will be required to provide the Plan Administrator with copies of all applicable sales receipts to obtain the Payment. 50% Reimbursement on Performance and Care Items does not affect Your eligibility for 30% Reimbursement for No Service Claims. The PRO Protection Plans are not eligible for 50% Reimbursement on Performance and Care Items.

See sample preventative maintenance parts listed below:

Major Appliances: air filters, aluminum vents, coil brushes, cooktop cleaners, lint brushes, hoses, rinse aids, washer fresheners, water filters, water lines

Small Appliances: cleaners, carbon filters for coffee makers, vacuum bags, vacuum belts, vacuum filters, water filters

50% Reimbursement on Cosmetic Parts: Subject to the requirements noted above, You can request a 50% Payment of the cost and sales tax for cosmetic parts for Major Appliances listed below for Your Product that are purchased on or after the date You purchased Your Plan. The Payment for cosmetic parts is limited to \$100 Payment for each twelve (12) month period during the Plan Coverage Period, starting on the date of Your Plan purchase. To qualify, cosmetic parts must be purchased from Lowe's or one of its subsidiaries, Lowes.com, or through ApplianceParts.Lowes.com. Cosmetic parts for Major Appliances include: Bins, shelves, handles, knobs, drip pans, oven racks, dishwasher racks, and trim kits.

Reinstallation Labor Coverage: For built-in Major Appliances, water softeners, water filtration systems and garbage disposals, if Your Product cannot be repaired and needs to be replaced as determined by the Plan Administrator during the Plan Coverage Period, this Plan provides reimbursement for professional reinstallation labor for the replacement Product once per Plan Coverage Period for a maximum benefit Payment of up to \$500. You will be required to provide the Plan Administrator with copies of all applicable sales receipts or invoices from the re-installation to obtain the Payment. You must contact the Plan Administrator within ninety (90) days of reinstallation to claim this benefit.

ARBITRATION: READ THE FOLLOWING ARBITRATION PROVISION ("PROVISION") CAREFULLY. IT LIMITS CERTAIN RIGHTS, INCLUDING YOUR RIGHT TO OBTAIN RELIEF OR DAMAGES THROUGH COURT ACTION.

To begin Arbitration, either You or We must make a written demand to the other party for arbitration. The Arbitration will take place before a single arbitrator. It will be administered in keeping with the Expedited Procedures of the Consumer Arbitration Rules ("Rules") of the American Arbitration Association ("AAA") in effect when the claim is filed. You may get a copy of these AAA's Rules by contacting AAA at 1633 Broadway, 10th Floor, New York, NY 10019 or visiting www.adr.org. We will advance to You all or part of the fees of the AAA and of the arbitrator. Unless You and We agree otherwise, the arbitration will take place in the county and state where You live. The Federal Arbitration Act, 9 U.S.C. § 1, et seq., will govern and no state, local or other arbitration law will apply. YOU AGREE AND UNDERSTAND THAT this arbitration provision means that You give up Your right to go to court on any claim covered by this provision. You also 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. Please refer to the State Disclosures section of this Contract for any added requirements in Your state. In the event this Arbitration provision is not approved by the appropriate state regulatory agency, and/or is stricken, severed, or otherwise deemed unenforceable by a court of competent jurisdiction, You and We specifically agree to waive and forever give up the right to a trial by jury. Instead, in the event any litigation arises between You and Us, any such lawsuit will be tried before a judge, and a jury will not be impaneled or struck.

CHANGES: The Plan originally issued to You will remain in effect throughout Your coverage term. If We adopt any revision which would broaden the coverage under this Plan without additional payment from You within sixty (60) days prior to, or during the coverage period, the broadened coverage will immediately apply to this Plan.

INSURANCE: The obligations under this Plan are insured by a policy of insurance issued by American Bankers Insurance Company of Florida. If We fail to meet Our obligations under this Plan, You may, sixty (60) days after filing Your request for service or payment, submit your claim to American Bankers Insurance Company of Florida at: P.O. Box 105689, Atlanta, GA 30348-5689, or call the toll-free number at 1-800-852-2244.

STATE REQUIREMENTS: The following state specific requirements are added to and become part of Your Plan and supersede any other provisions to the contrary. The purchase of this Plan is not required to obtain financing or to purchase property or goods.

AL, AR, CO, GA, MA, ME, MN, MO, NJ, NM, NV, NY, SC, WA, WI, and WY Residents only: If You cancel this Plan within twenty (20) days of mailing or ten (10) days of delivery, and no claim has been made, this Plan will be void and You will be refunded the full Plan Price including applicable sales tax. This provision applies only to the original purchaser of the Plan, is not transferable and only if a claim has not been made under the Plan prior to cancellation.

AL, AR, CO, DC, GA, HI, MA, MD, ME, MN, MO, NJ, NY, NV, SC, TX, WA, WI, and WY Residents only: A 10% penalty per month (or portion thereof) and any accrued penalties will be added to any refund that is not paid or credited within forty-five (45) days thirty (30) days in NY and WA after cancellation. This provision applies only to the original purchaser of the Plan, is not transferable and only if a claim has not been made under the Plan prior to cancellation.

MD, VT Residents only: If You cancel this Plan within the first twenty (20) days after receipt, and no service events have been paid, this Plan is void and We will issue a full refund including applicable sales tax.

AL, AR, CO, DC, HI, MA, ME, MT, NJ, NY, TX, SC and WY Residents only: If We cancel this Plan, We will provide written notice with the cancellation date and reason for cancellation at the last known mailing or electronic address at least five (5) days ten (10) days in WY and fifteen (15) days in AR, ME, NY, and SC prior to the cancellation date. Prior notice is not required for cancellation due to nonpayment, material misrepresentation, or a substantial breach relating to the covered Product or its use.

AL, AR, ME, MO, NY, OR, SC, UT, VT and WA Residents only: If an emergency occurs which requires a repair to be made at a time when the Plan Administrator's office is closed and prior authorization for the repair cannot be obtained, You should follow the claims procedures and contact the Plan Administrator for claims instructions during normal business hours immediately following the emergency repairs.

GA, OR, UT, WI and WY Residents only: The Arbitration provision is deleted in its entirety.

AL, MO, NH Residents only: No claim incurred or paid will be deducted from any cancellation refund regardless of who initiates the cancellation.