



## RoadHero Terms and Conditions

Effective Date:

These Terms and Conditions (“Terms”) govern your participation in the RoadHero **Program** (“**Program**”), a suite of non-insurance, **Vehicle**-related **Membership** benefits offered by Toco Warranty Corporation (“Toco,” “we,” “our,” or “us”). By enrolling in the **Program**, you agree to comply with these Terms.

### 1. Definitions

- **Active Benefit Period:** The period during which the **Member** is eligible to receive services under an active Membership. The **Active Benefit Period** begins 30 days after the **Effective Date**.
- **Annual Limit:** The maximum total amounts a **Member** may receive for a specific service under the Program within a 12-month period, beginning on the **Effective Date** or each anniversary thereof.
- **Claim:** A documented request for reimbursement arising from a qualifying **Event** that occurs during the **Active Benefit Period**. Claims must be submitted within the required timeframe and include valid proof of service and payment.
- **Effective Date:** The date the Member’s enrollment in the Program becomes active.
- **Event:** A specific, identifiable incident involving the Member’s covered **Vehicle** that occurs during the **Active Benefit Period** and gives rise to a **Claim** under the **Program**. **Events** must be verifiable and submitted in accordance with **Program** requirements.
- **Member:** The individual enrolled in the RoadHero Program. Membership automatically renews monthly unless canceled in accordance with these Terms.
- **Membership Perks:** Optional, non-cash offerings provided to a **Member** through Toco or third-party partners, such as discounts, reward points, or concierge services, which may be subject to separate terms and availability.**Program:** The RoadHero Membership plan offered by Toco, which provides a **Member** with access to a suite of services, support resources, and features governed by these Terms and Conditions.
- **Reimbursement Benefits:** Monetary repayment for eligible out-of-pocket expenses, subject to submission of valid receipts and proof of completed repair or service.
- **Third-Party Provider:** Any vendor, platform, or service partner authorized to deliver components of the **Program** on Toco’s behalf.
- **Toco Rewards** – Non-cash reward points redeemable for discounts on travel, dining, shopping, or other offers. Toco Rewards are available only to active accounts with current payment status and may be subject to third-party terms.
- **Vehicle:** The personally owned automobile registered under the **Member** name and covered under the **Program**.
- **Waiting Period:** The 30-day period following the **Effective Date** before certain **Reimbursement** benefits become available.

### 2. Program Overview

RoadHero is a Membership-based **Program** offering **Vehicle** support services, travel **Reimbursements**, and **Membership Perks**. RoadHero is not an insurance policy and does not replace or modify any existing **Vehicle** service contract.

### 3. Eligibility

Membership is available to U.S. and Canadian residents aged 18 or older (excluding Iowa). Coverage applies only to personal use **Vehicles**. Any **Vehicle** that is Commercial, Salvage, or Gray market are excluded.

### 4. Covered Services and Limitations

#### 4.1 Vehicle Support Benefits

**Auto Repair Expert Access:** Complimentary access to an auto repair expert, that helps you navigate car repairs, pricing, and service shops. Disclosure: “Auto Repair Expert Access” is an informational resource only and does not constitute professional mechanical advice or repair authorization. All repair decisions remain the responsibility of the **Member** and their chosen repair facility.”

**Openbay Plus Access:** Discounts available through participating Openbay-certified repair shops.

One (1) complimentary report per covered **Vehicle** annually. Disclosure: "Report may be provided by a third-party vendor.

Availability and data accuracy are subject to the reporting service's data sources and terms."

Oil Change Discounts: Exclusive savings through participating oil change providers.

Digital Glovebox: Digital access to maintenance records and **Vehicle** data. Disclosure: "Data stored in the Digital Glovebox is provided by the **Member** or linked partner systems. Toco does not independently verify or guarantee record accuracy."

#### 4.2 Reimbursement Benefits

The **Event** must occur during the **Active Benefit Period**. All **Claims** must be submitted within 30 days of the **Event** and include valid receipts and proof of completed repairs. All **Reimbursement Benefits** require valid receipts and proof of completed repairs. Toco reserves the right to request additional documentation, investigate any suspicious claims, and deny benefits found to involve misrepresentation or fraud.

- Auto glass Deductible Reimbursement – Up to \$100 annually.
- Roadside Rescue Reimbursement – Up to \$125 per occurrence, \$250 **Annual Limit**.
- Rental Car Reimbursement – Up to \$120 (max two days) per occurrence, \$240 **Annual Limit**.
- Trip Interruption Reimbursement – Up to \$100/day, max \$300 per event, \$300 **Annual Limit**.

#### 4.3 Membership Perks

**Toco Rewards** hold no cash value and are only available during the **Active Benefit Period**. Disclosure: "**Toco Rewards** are provided by a third-party vendor. **Toco Rewards** are issued as non-cash reward points and may only be redeemed within the **Toco Rewards** platform."

Referral Bonus – Earn 250 **Toco Rewards** Points for each qualifying referral who remains active for 90 days. Both the referring and referred accounts must be active and payment status must be "Current" to receive **Toco Rewards** referral bonus.

White Glove Concierge Service – Provides support during repair events and helps arrange roadside assistance, rentals, or Reimbursements.

#### 5. Claim Submission Requirements

A **Claim** must occur during the **Active Benefit Period**. A **Claim** submission must include itemized receipts showing proof of completed service or repair (if applicable), and **Member** name and **Vehicle** details. A **Claim** must be submitted within 30 days of the event occurrence and may take 4–6 weeks to process.

#### 6. Refunds and Termination

You may cancel your Membership at any time by written or electronic notice. Benefits terminate immediately upon cancellation. Refunds, where required, will be calculated on a pro rata basis unless otherwise dictated by state law. If Toco cancels the **Program**, you may receive a prorated refund of unearned fees. Toco reserves the right to cancel for fraud or material misrepresentation.

#### 7. Limitation of Liability

Toco's total liability under this **Program** shall not exceed the stated per occurrence and/or **Annual Limit** paid in the twelve (12) months preceding the **Claim**. The **Annual Limit** is renewed upon the anniversary of enrollment and do not carry over.

#### 8. Privacy and Data Use

Your participation authorizes Toco and its partners to use and share information as necessary to administer benefits. Use of third-party platforms is governed by their respective privacy policies.

#### 9. Modifications

Toco reserves the right to adjust the monthly payment amount to reflect changes in applicable taxes, inflation, cost increases, coverage features, or other reasonable business needs, with thirty (30) days' prior notice to the **Member** except where immediate modification is required for compliance or service continuity.

## **10. Dispute Resolution / Arbitration**

Any dispute arising from or relating to this **Program** shall be resolved by binding arbitration administered under the Federal Arbitration Act. Arbitration shall occur in Harris County, Texas and may be done via video conference; this arbitration agreement is made pursuant to a transaction in interstate commerce and shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.).

**Both parties waive the right to a jury trial or class action.** Either party may bring an individual dispute in small claims court instead of arbitration.

## **11. Governing Law**

These Terms are governed by the laws of the State of Texas, without regard to conflict of law principles.

## **12. Force Majeure**

Toco shall not be liable for any delay or failure in performance caused by events beyond its reasonable control, including natural disasters, labor disputes, or third-party service interruptions.

## **13. Non-Insurance Disclaimer**

This **Program** provides access to **Membership Perks** and **Reimbursement Benefits** only. The **Program** is not an insurance policy or **Vehicle** service contract, and no risk is transferred. Benefits are limited to the terms stated herein.

## **14. State Disclosures / Compliance Footnote**

Membership benefits described herein are provided by Toco Warranty Corporation. **Program** not available where prohibited. Certain benefits may vary by state.

## **15. Contact Information**

Toco Warranty Corporation 7324 SW Freeway, Suite 1900  
Houston, TX 77074  
Phone: 1-855-298-8626  
Email: [info@tocowarranty.com](mailto:info@tocowarranty.com)



**PAYMENT PLAN AGREEMENT**

**CONTRACT # \_\_\_\_\_**

<b>PURCHASER BILLING INFORMATION</b>	
Name:	_____
Address:	_____
City:	_____
State:	_____ Zip: _____ Phone: _____
Email:	_____

<b>SELLER INFORMATION</b>
Toco Warranty Corp 7324 Southwest Freeway, Suite 1900 Houston, TX Phone: (855) 298-8626

<b>MONTHLY PAYMENT PLAN TERMS</b>
Monthly Payment Amount:  \$ _____

**Payment Authorization**

The Monthly Payment Amount may be paid by Purchaser through, and Purchaser hereby authorizes Toco to process, the applicable recurring monthly payments in the amounts and on the dates disclosed under the Payment Plan Terms, using the payment method selected and arranged by Purchaser (including, without limitation, credit or debit card, automatic electronic debit from Purchaser's bank account, or payroll deduction).

This authority will remain in effect until such time as this Agreement is terminated in accordance with its terms, or until such time as Toco has received written notification of termination from Purchaser in time to allow reasonable opportunity to act on it.



**I authorize payment of the Monthly Payment Amount together with all Applicable Charges in accordance with this**

**Agreement.**

This Payment Plan Agreement ("Agreement") is between Purchaser and Toco Warranty Corp ("Toco"). Purchaser has purchased a service contract ("Contract") from Seller that is issued through Toco. This Agreement is entered into to enable Purchaser to pay the Contract pursuant to an installment payment Program.

Please refer to the Contract for the terms and conditions regarding the Contract. Subject to the provisions regarding cancellation of this Agreement ("Cancellation") outlined in the contract, Purchaser promises to pay Toco the recurring Monthly Payment in accordance with the payment method selected by Purchaser from the options set forth above.

**PURCHASER SHALL HAVE THE RIGHT, AT ANY TIME TO CANCEL THE CONTRACT BY NOTICE TO TOCO ("Termination Notice") OR THE CONTRACT MAY BE CANCELLED BY TOCO BY NONPAYMENT. PURCHASER SHALL HAVE NO OBLIGATION TO MAKE ANY INSTALLMENT PAYMENTS AFTER CANCELLATION.**

Subject to the Cancellation outlined in the contract, unless Toco shall previously have received a Termination Notice, (i) a late payment fee may be imposed in the amount of \$5.00 in respect of any payment not received by Toco within five (5) days of the scheduled Payment Date therefore (the "Late Charge"), and (ii) in the event that any scheduled payment is not made on or before the scheduled Payment Date, as provided in the Payment Plan Terms above, Toco may, and is authorized to, cancel Purchaser's Contract and this Agreement at any time for nonpayment. Purchaser hereby assigns to Toco all of Purchaser's right, title and interest in and to the Contract, including Purchaser's rights to cancel the Contract. **IF YOU FAIL TO MAKE ANY PAYMENT WHEN DUE, YOUR CONTRACT MAY BE CANCELLED.** Purchaser may have a 10-day grace period to cure any nonpayment before contract termination is processed.

## TERMS AND CONDITIONS

**PROMISE TO PAY:** In consideration of the sale of the Contract to Purchaser, Purchaser promises to pay to Toco all Applicable Charges shown under Payment Plan Terms, subject to the provisions of this Agreement. Purchaser shall not have any right to reduce any amount owed to Toco pursuant to this Agreement for any reason whatsoever.

**CANCELLATION:** Purchaser has the right to cancel this Agreement at any time. Purchaser may cancel this agreement at any time by sending Toco a Termination Notice. In the event of an Event of Default occurs hereunder, Toco may cancel the Contract and this Agreement. After the Effective Date of Cancellation, Purchaser shall have no further obligation to make installments under this Agreement. Any payment made by Purchaser after the Effective Date of Cancellation (or after a notice of Cancellation is mailed to Purchaser) will **not** result in a reinstatement of the Contract but will be applied to Purchaser's outstanding obligations, if any, under this Agreement. Neither the acceptance nor the application of any such payments shall constitute an undertaking by Toco to take steps to attempt to reinstate such Contract or constitute a waiver of any Event of Default hereunder.

**POWER OF ATTORNEY:** Following any default hereunder, and subject to the Cancellation provisions above, Purchaser hereby irrevocably appoints Toco as its true and lawful attorney-in-fact, only for the limited purposes related to this Agreement set forth in the following sentence until all amounts payable hereunder are paid in full. Toco shall have full power under this power of attorney to (i) cancel the Contract, (ii) receive, demand, collect or sue for any amounts relating to the Contract, (iii) endorse or execute in Purchaser's name all checks issued and all other documents or instruments relating to the Contract, and (iv) take such other actions as are reasonably necessary to further the purposes of this Agreement.

**APPLICABLE CHARGES:** If any payment due hereunder is more than five (5) days late, and except as prohibited by applicable law, Purchaser agrees to pay Toco the Late Charge. Nothing herein shall be considered to waive any default hereunder or to grant any grace period with respect to any default for failure to make any payment on the Payment Date. Notwithstanding anything herein to the contrary, if any scheduled payment is not made on or before the Payment Date, Toco may, in its sole discretion, cancel the Contract and this Agreement at any time for nonpayment. Except as prohibited by applicable law, Purchaser agrees to pay to Toco (i) a fee of \$25.00 for each check or each debit that is dishonored by Purchaser's bank and (ii) a fee of \$25.00 for each credit card chargeback. Purchaser consents to the payment of all the Applicable Charges through the applicable Payment Option.

**MONTHLY PAYMENT AMOUNT:** Toco reserves the right to adjust the monthly payment amount to reflect changes in applicable taxes, inflation, cost increases, coverage features, or other reasonable business needs, with thirty (30) days' prior notice to the customer. This notice may be sent by mail, e-mail, or by phone discussion and agreement with the customer.

**HOW YOUR PAYMENTS MAY CHANGE:** The tax rate on the purchase of Vehicle Service Contracts varies from state to state. Your cost for the monthly renewal of your Vehicle Service Contract may change slightly (increase or decrease) if you move to a state with a different sales tax rate.

**DEFAULT:** If (i) Purchaser fails to make any payment due hereunder or to comply with any other provision hereof, (ii) Purchaser becomes the subject of any voluntary or involuntary bankruptcy proceedings, (iii) Purchaser has a receiver or trustee appointed for it or its property, or (iv) Purchaser makes an assignment for the benefit of its creditors or admits in writing that it is unable to pay its debts as they become due, an "Event of Default" shall be deemed to have occurred. Upon the occurrence of an Event of Default, Toco shall have the right to take such actions as are available to Toco at law or in equity. Toco shall be entitled to **Reimbursement** for reasonable attorneys' fees and costs in enforcing Toco's rights hereunder.

**RELEASE:** Purchaser hereby releases and discharges Toco from any liability for damages with respect to any action taken following an Event of Default by Purchaser and shall indemnify and hold Toco harmless from any liabilities, Claims, damages or causes of action in connection with any such action by Toco.

**ACCEPTANCE, RATIFICATION, ACCURACY:** This Agreement shall be effective upon the mailing to Purchaser by Toco of its acceptance of this Agreement. Purchaser agrees that Toco shall have the authority to revise this Agreement to insert any provision omitted (including but not limited to the due date of the first installment) upon written notice to Purchaser. In addition, if the total payments due hereunder are increased due to underwriting considerations, Toco shall have the right, upon receipt of Purchaser's written authorization, to revise dollar amounts on the face of this Agreement. Any change by Purchaser (by way of deletion, modification, supplementation or otherwise), to the preprinted portion of this Agreement shall render the Agreement voidable, at Toco's option.

**ASSIGNMENT:** Toco may, with or without notice to Purchaser, assign or pledge its rights, title, and interest in, to and under this Agreement and the power of attorney herein described. Upon written notice from any such assignee, Purchaser shall make all payments to such assignee without defense, offset or counter Claim.

**WAIVERS, REMEDIES, ENTIRE AGREEMENT:** Toco's failure to require strict performance of any provision hereof or to exercise any of its rights hereunder, shall not be construed as a waiver of relinquishment of any future rights under such provision, but the provision shall continue and remain in full force and effect. The exercise of any rights or remedies by Toco under this Agreement is cumulative and shall not preclude Toco from exercising any other right or remedy it may have hereunder or at law. Each provision hereof shall be interpreted in such manner as to be effective and valid under applicable law. If any provision hereof is held to be unenforceable or invalid under applicable law, the unenforceability or invalidity of such provision shall not impair the validity or enforceability of the remaining provisions hereof. Time is of the essence in this Agreement.

**MANDATORY ARBITRATION:** Toco and Purchaser mutually agree that (i) any one of them has the right to elect to resolve by binding arbitration: any **Claim**, dispute or controversy (whether in contract, tort or otherwise, whether pre-existing, present or future, and including statutory, common law, intentional tort, and equitable Claims) arising from or relating to this Agreement or the Contract; (ii) if arbitration is chosen, it will be conducted with the American Arbitration Association (the "AAA") pursuant to the AAA's Commercial Arbitration Rules; (iii) THERE SHALL BE NO AUTHORITY FOR ANY CLAIMS TO BE ARBITRATED ON A CLASS ACTION BASIS; (iv) AN ARBITRATION CAN ONLY DECIDE TOCO'S OR PURCHASER'S CLAIM(S) AND MAY NOT CONSOLIDATE OR JOIN THE CLAIMS OF OTHER PERSONS WHO MAY HAVE SIMILAR CLAIMS; (v) ANY SUCH ARBITRATION HEARING WILL TAKE PLACE IN THE CITY OF HOUSTON, COUNTY OF HARRIS, STATE OF TEXAS; (vi) Purchaser hereby waives any obligation which it may now or hereafter have based on venue and/or forum non conveniens of any such arbitration; and (vii) this Agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act.

**GOVERNING LAW AND VENUE:** Subject to the paragraph entitled "Mandatory Arbitration" above, this Agreement shall be governed and construed in accordance with the laws of the State of Texas without regard to applicable conflict of law principals. Purchaser hereby unconditionally and irrevocably waives any **Claim** to assert that the law of any other jurisdiction governs this Agreement or the Contract. Any legal suit, action or proceeding against Toco

arising out of or relating to the Agreement or the Contract may only be instituted in Federal or State Court in the City of Houston, County of Harris, State of Texas. Purchaser hereby waives any objection which it may now or hereafter have based on venue and/or forum non conveniens of any such suit, action or proceeding and Purchaser hereby irrevocably submits to the jurisdiction of any such court in any such suit.

**WAIVER OF CLASS ACTION:** PURCHASER HEREBY WAIVES ANY RIGHT TO BRING ANY LEGAL ACTION OR PROCEEDING WITH RESPECT TO THIS AGREEMENT, THE CONTRACT OR ANY MATTER ARISING IN CONNECTION THEREWITH ON A CLASS ACTION BASIS.

**WAIVER OF JURY DEMAND:** PURCHASER HEREBY AGREES NOT TO ELECT A TRIAL BY JURY OF ANY ISSUE TRIABLE OF RIGHT BY JURY WITH REGARD TO THIS AGREEMENT, THE CONTRACT OR ANY OTHER ACTION ARISING IN CONNECTION THEREWITH. TOCO IS HEREBY AUTHORIZED TO FILE A COPY OF THIS PARAGRAPH IN ANY PROCEEDING.

**SALE, LOSS, EXPIRATION:** You must notify Toco to stop the credit card charges of your monthly payments:

- On the change of ownership of your **Vehicle**
- If your **Vehicle** has been declared a total loss or a non-recovered theft
- When your **Vehicle** reaches the maximum mileage for your coverage plan

If you believe you are entitled to a refund due to charges after you no longer have use of this **Vehicle**, please provide a dated Bill of Sale for **Vehicle** sales, copy of your Insurance Settlement on totaled **Vehicles** or an Odometer Statement and the date your contract expired by mileage. We will review this information based on your time only however the maximum amount of refunds is limited to two (2) months of payment.

By signing below, you agree you have had the opportunity to review, accept, and correct any errors contained in this Agreement and acknowledge the Terms and Conditions of the Payment Plan Agreement.

Purchaser understands that the personal information regarding Purchaser that is provided by Purchaser in connection with this Agreement will not be used or shared with any party other than the parents and affiliates of Toco Warranty Corp or for the purpose of the services provided in this Agreement and the Contract and as required or permitted by applicable law.

**CONTRACT HOLDER**

**DATE**

By: \_\_\_\_\_

By: \_\_\_\_\_

# FACTS

## WHAT DOES TOCO WARRANTY CORP. (TOCO) DO WITH YOUR PERSONAL

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Transaction history,</li> <li>• Payment history,</li> <li>• Purchase history,</li> <li>• Account balances, or</li> <li>• Claim history.</li> </ul>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons TOCO chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	DOES TOCO SHARE?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	Mail in our opt-out form (see form below). Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
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Questions?	Email us at: <a href="mailto:privacy@tocowarranty.com">privacy@tocowarranty.com</a>
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**Who we are**

<b>Who is providing this notice?</b>	Toco Warranty Corp. and/or its subsidiaries or affiliates.
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**What we do**

<b>HOW DOES TOCO PROTECT MY PERSONAL INFORMATION?</b>	TOCO maintains physical, technical and procedural safeguards that are appropriate to the sensitivity of the information collected. These safeguards are designed to protect information from loss and unauthorized access, copying, use, modification or disclosure.
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<b>HOW DOES TOCO COLLECT MY PERSONAL INFORMATION?</b>	<p>We may collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• apply for insurance/coverage,</li> <li>• pay insurance premiums/product costs,</li> <li>• file a Claim,</li> <li>• give us your contact information, or</li> <li>• tell us where to send the money.</li> </ul> <p>We may also collect your personal information from others, such as credit bureaus, affiliates, or other companies that assist us in providing service to you.</p>
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<b>WHY CAN'T I LIMIT ALL SHARING?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness,</li> <li>• affiliates from using your information to market to you, and</li> <li>• sharing for non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See Other Important Information below for more on your rights under state law.</p>
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<b>WHAT HAPPENS WHEN I LIMIT SHARING FOR AN ACCOUNT I HOLD JOINTLY WITH SOMEONE ELSE?</b>	Your choices will apply to everyone on your account.
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**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include companies with the name "TOCO" or "Boxer" in its corporate name<sup>1</sup>; affiliated financial companies such as Wesco Insurance Company or Technology Insurance Company, Inc.; and affiliated non-financial companies such AmTrust North America, Inc. and others.</li> </ul>
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<b>NON-AFFILIATES</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• TOCO does not share with non-affiliates so they can market to you.</li> </ul>
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**JOINT MARKETING**

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include companies such as insurance agencies with which we have a distribution agreement, marketing companies and others.

<sup>1</sup> AmTrust Financial Services, Inc. and AMT Warranty Corp. are not affiliated with or related to AmTrust<sup>®</sup> Bank.

## Other Important Information

**California residents:** In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law. For example, we may share information with your consent or to service your accounts/products. We will limit sharing among our companies to the extent required by California law.

**Nevada residents:** Pursuant to Nevada law, we are providing you this notice, which applies to accounts with Nevada mailing addresses, to inform you that you may elect to be placed on our internal "do not call" list. If you would like to be placed on the list, please let us know by writing us at: Attn: Privacy Team, Toco Warranty Corp., Toco US, LLC, 7324 Southwest Freeway, Suite 1900, Houston, TX 77074; or by emailing us at: [privacy@tocowarranty.com](mailto:privacy@tocowarranty.com). You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101, Phone (702) 486-3132, Email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) to obtain further information.

**North Dakota:** To the extent that related state law applies, we will not disclose information about you to anyone other than our affiliates without your express authorization except as required or permitted by law.

**Vermont residents:** In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law. For example, we may share information with your consent or to service your accounts/products. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

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Toco Warranty Corp.  
Opt-Out Election for Consumers

Mark any/all you want to limit:

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me.

Name:

Address: \_\_\_\_\_

Account No/Product ID/Policy No.: \_\_\_\_\_

Code: Toco

**MAIL FORM TO:  
Privacy Team  
Toco Warranty Corp. 7324  
Southwest Freeway Suite 1900  
Houston, TX 77074**