

Extended Protection Plan Coverage Options

In-Home Service for Major Appliances (begins after manufacturer's labor warranty ends)

4-Year Coverage

Eligible product	Plan Price
Refrigerators, washers	\$ 99.97
Freezers; dryers; dishwashers; over-the-range microwaves; ranges; room air conditioners over \$400; other major appliances	\$ 79.97

Two-piece major appliance package (any 2 major appliances)	\$ 139.97
Three-piece major appliance package (any 3 major appliances)	\$ 199.97

2-Year Coverage

Eligible product	Plan Price
Any major appliance	\$ 49.97

2-Year Carry-In Service for Small Appliances \$200 and over (begins after manufacturer's labor warranty ends)

Eligible product	Plan Price
All small appliances \$200 and over	\$ 29.97

In-Home Labor Coverage for Water Heaters (begins one year from date of purchase)

In-Home Labor EPP Coverage	Manufacturers Parts Warranty	Plan Price
5-Year	6-Year	\$ 49.97
8-Year	9-Year	\$ 59.97
11-Year	12-Year	\$ 79.97

Lowe's Extended Protection Plan

Enhance the manufacturer's warranty on your appliance purchase with a Lowe's Extended Protection Plan. The Extended Protection Plan protects your purchase from mechanical and electrical failure, damage caused by power surges – even problems caused by normal wear and tear.

If your covered product needs service, simply call 1-888-77LOWES and we'll have your product running in no time. **No hassles, no deductibles, no hidden fees.**

Extended Protection Plan Benefits

Major Appliances In-Home Service

- **100% parts and labor coverage.**
- Fast, reliable in-home repairs provided by pre-screened, factory-authorized technicians.
- 10-year coverage on major components (4-year plan only).
- Power surge protection from day one.
- Up to \$250 food spoilage protection from day one.
- Rental reimbursement included for refrigerators and freezers.
- Transferable, at no charge, to a new owner.
- No Lemon Guarantee – if your product requires more than three repairs for the same problem, we'll replace it.

Small Appliances (\$200 and over) Carry-In Service

- **100% parts and labor coverage.**
- Carry-in service.
- Power surge protection from day one.
- \$100 food spoilage protection from day one.
- Transferable, at no charge, to a new owner.
- No Lemon Guarantee – if your product requires more than three repairs for the same problem, we'll replace it.

Water Heaters In-Home Service

- **100% labor coverage.**
- Fast, reliable in-home repairs provided by pre-screened, factory-authorized technicians.
- Power surge protection from day one.
- No Lemon Guarantee – if your product requires more than three repairs for the same problem, we'll replace it.
- One-time product replacement, if water heater cannot be repaired.
- Covers re-installation costs.
- Transferable, at no charge, to a new owner.

Replacement Protection Plan Benefits

Small Appliances (under \$200) Replacement Protection

- **One-time product replacement value for failed products – no repairs necessary!**
- Power surge protection from day one.
- Transferable, at no charge, to a new owner.



Call 24 hours a day, 7 days a week for service or repair assistance



Purchasing Your Extended Protection Plan is as Easy as 1-2-3!

- 1 Choose the right plan for you – see options below.
- 2 Purchase the plan at the register.
- 3 If your product fails, simply call 1-888-77LOWES (56937). Please keep this brochure and your receipt; they are required for service or replacement.

Extended Protection Replacement Plan Coverage Options

1-Year Replacement Plan for Small Appliances Under \$200 (begins after manufacturer's labor warranty ends)

Product Purchase Price	Plan Price
\$ 0 – \$ 49.99	\$ 4.97
\$ 50 – \$ 99.99	\$ 9.97
\$ 100 – \$ 149.99	\$ 14.97
\$ 150 – \$ 199.99	\$ 19.97

See Inside for Extended Protection Service Plan Coverage Options

Program not available on products greater than \$3,500.

Not for commercial use.

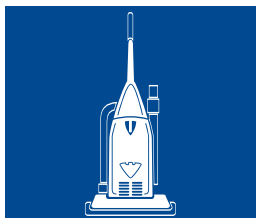
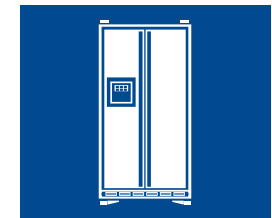
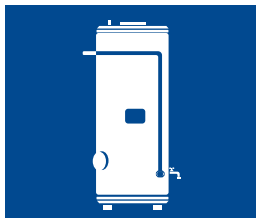
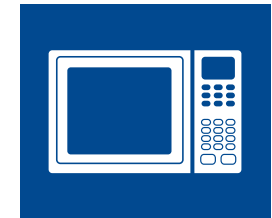


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Extended Protection Plan

Appliances and Water Heaters



IF IT CAN'T BE FIXED, WE'LL REPLACE IT!

Definitions: Throughout this Extended Protection or Replacement Protection Plan (“Plan”) the words “We,” “Us” and “Our” refer to AIG Warranty Guard, Inc. (“AIGWG”), “LOWE’S” refers individually to “Lowe’s Companies, Inc.” (a North Carolina corporation) or, depending on where the Product was purchased, one of its wholly-owned subsidiaries, namely, “Lowe’s Home Centers, Inc.” (a North Carolina corporation) or “Lowe’s HIW, Inc.” (a Washington corporation). The words “You,” “Your” and “Owner” refer to the purchaser of this Plan. “Product” refers to the consumer item(s) which You purchased concurrently with and which is(are) covered by this Plan. “N.E.W.” refers to the Administrator under this Plan; namely, in all states, except AL, AZ, and WI: National Electronic Warranty Corporation; in AL, AZ, and WI: N.E.W. Warranty Service, Inc.

This is a legal contract. By purchasing it, You understand that it is a contract and acknowledge that You have had the opportunity to read the terms and conditions set forth herein.

AIGWG is the Obligor except in Oklahoma. AIGWG can be contacted at: 300 South Riverside Plaza, Chicago, IL 60606-6613. Telephone 1-800-250-3819. **Service and Coverage:** To arrange service, call **1-888-77 LOWES (888-775-6937)**. You must call prior to having service; all repairs must be authorized in advance. Unauthorized repairs may not be covered. If it is an emergency, please describe the nature of the emergency to Our customer service representative. Please note that, during severe weather conditions and during peak seasons, We will give priority to emergency calls. Emergency service will be available at no additional charge. Foreign language assistance and TDD service for the hearing impaired are available for Your convenience. For TDD service, please call 1-800-288-6990.

Availability of Services: While We try to complete service as quickly as possible, We are not responsible for delays caused by factors beyond Our control, including but not limited to manufacturer’s delays, shipping to a regional service facility, or acts of God.

- These Plans cover manufacturer’s defects in materials and workmanship that are the result of normal usage.
- These Plans provide coverage for Product failures due to dust, heat, humidity and normal wear and tear, which is not covered under any insurance policy, or any other warranty or plan.
- Replacement parts will be, at Our discretion, new, rebuilt or non-original manufacturer’s parts that perform to the factory specifications of the Product.
- These Plans provide complete power surge protection from the date of purchase of the Product covered.
- Products, including those within the original manufacturer’s warranty period, may be repaired or replaced with a comparable product, or We will issue a voucher, check, or gift card for the original purchase price, including sales tax, at Our discretion.

Product Specific Benefits:

Major Appliance Four-year Extended Protection Plan: Four (4) year in-home parts and labor coverage on major appliances and room air conditioners over \$400 commences after the expiration of the manufacturer’s parts and labor warranty. Coverage includes: total of \$250 food spoilage from date of purchase; power surge protection from date of purchase; and rental coverage on refrigerators and freezers from date of purchase. You may purchase the Plan on one (1) Product, or multiples of two (2) or three (3) Products. Each Product will be serviced and treated as if a separate Plan was purchased for each individual Product.

Major Component Coverage - If You purchased the four (4) year package on one of the following items: washer; washer/dryer combination (transmission); freezer; refrigerator; or room air conditioner (compressor), You will receive a total of ten years parts coverage on the specified major components of Your covered Product from date of purchase. If a specific component is identified on the Plan face, only the specified component is eligible for ten (10) years parts coverage. At the end of the four (4) year parts and labor coverage period of Your Plan You will receive parts only coverage on the major component specified on your Plan, through the tenth (10th) year as indicated on the Plan face. Labor costs for the repair, replacement, and installation of that component are not covered after Your four

(4) year Plan expires.

Rental Coverage - If You purchased the four (4) year package on a refrigerator or freezer and Your Product is not repaired within 72 hours of Your initial claim for a “no cool” failure only, this Plan will provide limited reimbursement for rental costs of an approved refrigerator or freezer. You must receive approval from the Administrator prior to rental. Reimbursement for rental coverage ends when Your original unit is put back into service or when a replacement unit is delivered to Your residence. You will be reimbursed for rental coverage up to 25% of the original purchase price of the covered refrigerator or freezer over the life of this Plan.

Major Appliance Two-year Extended Protection Plan: Two (2) year in-home coverage on major appliances commences after the manufacturer parts and labor warranty. Coverage includes, from the date of purchase, a total \$150 food spoilage coverage and power surge protection.

Hot Water Heater Protection Plan: In-home labor coverage commences twelve (12) months after the date of purchase and expires at the end of the manufacturer’s parts warranty, which is six (6), nine (9), or twelve (12) years depending on the model. Coverage includes re-installation labor in the event the water heater cannot be repaired and needs to be replaced; and power surge protection from the date of purchase.

Small Appliance Extended Protection Plan: Two (2) year carry-in coverage on eligible small appliances including floor care Products, countertop microwaves, room air conditioner, and compact refrigerators commences after the manufacturer parts and labor warranty coverage concludes. Coverage includes, from the date of purchase, a total \$100 food spoilage coverage and power surge protection.

Food Spoilage - You will be reimbursed for food losses resulting from the covered failure of Your refrigerator or freezer up to the amount and for the period of time specified under Your package on a per appliance/per incident basis and documented proof of loss will be required. Food spoilage coverage under the four (4) or two (2) year Extended Plans begin at the date of Product purchase. Food spoilage coverage does not apply to the Replacement Protection Plan.

Replacement Protection Plan: One-time replacement for eligible Products if required due to breakdown during the one (1) year period following expiration of labor coverage under the manufacturer’s warranty on eligible small appliances including floor care products, countertop microwaves, room air conditioners, and compact refrigerators. Includes power surge protection from the date of purchase. You are responsible for shipping or delivering Your Product to and from either the store where the Product was purchased, or to and from a specified, approved service provider, per the instructions of the Plan Administrator.

Conditions:

- In some cases You may be required to ship Your covered Product for repair.
- The Extended Protection Plans are considered fulfilled when a Product is replaced.
- Replacement Protection Plans are fulfilled when a Product is replaced or You are reimbursed for the original Product purchase price, including sales tax, on the receipt.
- You must provide a safe, non-threatening environment for Our technicians in order to receive service.
- We are not responsible for personal items left in the Product to be repaired.
- Some Products may need to be removed from the home to be repaired.

Purchaser Records: Your sales receipt and these terms and conditions including the provisions, limitations, definitions, and exclusions constitute the entire Plan. You must keep this Plan and applicable sales receipt and may be required to produce them to obtain service or replacement.

No Lemon Policy: After three (3) same major failure service repairs have been completed on three (3) separate occasions, within a twelve (12) month period, on an individual Product, and that individual Product requires a fourth (4th) repair, as determined by Us, We will replace it with a Product of comparable performance, not to exceed the original purchase price. Replacement products may be, at Our discretion, new or rebuilt to meet the manufacturer’s specifications of the original Product. Technological advances may result in a replacement

product with a lower selling price than the original Product. For clearance, open-box and other Products originally purchased at a discount, We reserve the right to issue a voucher for the original purchase price, including sales tax paid. The original Product and purchase receipts must be returned to Us along with authorized service repair receipts from three (3) separate completed service repairs to qualify. One (1) service request number, requiring functional part(s) repair/replacement is the equivalent of one (1) repair. Keep Your service receipts! Copies of service receipts cannot be provided by Us. Preventative maintenance checks, cleanings, Product diagnosis, customer education, accessory repairs/replacements, and repairs done outside the U.S.A. are not considered repairs for the purposes of the No Lemon Policy.

Renewals: We are not obligated to renew Your Plan

General Exclusions: These Plans do not cover: (1) repairs caused by accidental or intentional physical damage, spilled liquids, insect infestation, misuse, abuse, Products with altered or missing serial numbers; (2) damage caused by unauthorized repair personnel; (3) replacement costs for lost or consumable parts (knobs, remotes, batteries, bags, belts, etc.); (4) cosmetic damage and problems due to improper and/or non-factory authorized installation or repairs; (5) acts of God; (6) Products used for commercial purposes (multi-user organizations) public rental or communal use in multi-family housing (Use of a Product for these purposes will void this Plan, unless noted specifically as a commercial Plan on the original purchase receipt); (7) Products that are not listed on this Plan; (8) consequential or incidental damages, including but not limited to, loss of use, loss of business, loss of profits, loss of data, down-time and charges for time and effort; (9) any fees related to third party contracts; (10) “No problem found” diagnosis or failure to follow the manufacturer’s instructions; (11) any failures, parts and/or labor cost incurred as a result of a manufacturer’s recall; (12) repair or replacement caused by defects that existed prior to the purchase of this plan; (13) service or replacement outside of the USA; (14) cleanings and alignments unless otherwise noted; (15) theft; and (16) Hot water re-installation costs outside of labor, such as additional licensing, permits, or other parts required by local, county, or state regulations.

Limit of Liability: For any single claim, the limit of liability under this Plan is the lesser of (1) cost of authorized repairs, (2) cost of Product replacement with a product with similar features, (3) cost of reimbursement for authorized repairs or replacement, or (4) the price that You originally paid for the Product. UNDER NO CIRCUMSTANCES SHALL OUR LIABILITY UNDER THIS PLAN EXCEED THE PURCHASE PRICE PAID FOR THE PRODUCT COVERED. In the event that the total of any and all authorized repairs and other coverage (i.e. food spoilage, surge protection reimbursement, rental reimbursement, etc.) exceeds the purchase price paid for the Product, or We replace the Product with another of equal or greater value, We shall have satisfied all obligations owed under this Plan.

Cancellation: This Plan may, at Our discretion, be cancelled by Us for fraud or material misrepresentation, including but not limited to commercial or rental use. Unauthorized repair or replacement of covered equipment may, at Our discretion, result in the cancellation of this Plan by Us. In the event of cancellation by Us, written notice of cancellation shall be mailed to You not less than sixty (60) days before cancellation is effective. This Plan can be cancelled by You at any time for any reason by mailing or delivering to Us notice of cancellation. If the Plan is cancelled (a) within thirty (30) days of the receipt of this Plan, You shall receive a full refund of the price paid for the Plan provided no service has been performed, or (b) after thirty (30) days, You will receive a pro rata refund, less the cost of any service received.

No cancellation fee applies to this Plan. No deductible applies to this Plan.

Mail cancellation request along with this document and all original receipts to: N.E.W. LOWE’S Extended Protection Plan P.O. Box 1970 Ashburn, VA 20146-1970 Attn: Customer Care

Transferable: This Plan may be transferred to a subsequent Owner of the Product at no additional charge. To transfer, call **1-888-77LOWES (888-775-6937)**. Proof of purchase receipt, as well as any service repair receipts must be transferred to the new Owner. Information provided by You must include the Plan number, date of transfer, new Owner’s name, complete address and telephone number.

Contractual Liability Insurer:

If You reside in any of the following states: AL, AK, AZ, CO, CT, DE, DC, GA, HI, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MO, MT, NE, NV, NH, NJ, NM, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, WA, WV, WI, or WY, this Plan is secured by a contractual liability insurance policy provided by Illinois National Insurance Company, 175 Water Street, 20th Floor, New York, NY 10038. Telephone 1-800-250-3819. If, within sixty (60) days, We have not paid a covered claim, provided You with a refund, or You are otherwise dissatisfied, You may make a claim directly to the insurance company.

If You reside in any of the following states: AR, CA, FL, MS, NY, NC, or VA, this Plan is secured by a contractual liability insurance policy provided by New Hampshire Insurance Company, 175 Water Street, 20th Floor, New York, NY 10038. Telephone 1-800-250-3819. If, within sixty (60) days, We have not paid a covered claim, provided You with a refund, or You are otherwise dissatisfied, You may make a claim directly to the insurance company.

Manufacturer’s Responsibilities: Parts and services covered during the manufacturer’s warranty period are the responsibility of the manufacturer.

STATE VARIATIONS

The following state variations shall control if inconsistent with any other terms and conditions:

ARIZONA RESIDENTS: If Your written notice of cancellation is received prior to the expiration date, the Administrator shall refund the remaining pro-rata price, regardless of prior services rendered under the Plan.

CONNECTICUT RESIDENTS: The expiration date of this Plan shall automatically be extended by the duration that the Product is in Our custody while being repaired. In the event of a dispute with the Administrator, You may contact The State of Connecticut, Insurance Department, PO Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase price of the Product, the cost of repair of the Product and a copy of the Plan.

GEORGIA RESIDENTS: Cancellation will comply with Section 33-24-44 of the Georgia Code.

KANSAS RESIDENTS: This Plan is not an insurance policy.

NEVADA RESIDENTS: This Plan is not an insurance policy. If the Plan is cancelled, no deduction shall be made from the refund for the cost of any service received. This Plan may be cancelled due to unauthorized repair which results in a material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed. For emergency service: If the emergency involves the loss of cooling, repairs will commence within 24 hours after the report of the claim. NORTH CAROLINA RESIDENTS: The purchase of this Plan is not required either to purchase or to obtain financing for a home appliance.

OKLAHOMA RESIDENTS: This Plan is not issued by the manufacturer or wholesale company marketing the Product covered by this Plan. This Plan will not be honored by such manufacturer or wholesale company. If either You or We cancel this Plan, the return of the Plan price will be based upon one hundred percent (100%) of the unearned pro rata price of the Plan, less the cost of any service received. Lowe’s is the Obligor under this Plan.

SOUTH CAROLINA RESIDENTS: To prevent any further damage, please refer to the Owner’s manual. In the event the Service Plan Provider does not provide covered service within (60) days of proof of loss by the Plan holder, the Plan holder is entitled to apply directly to the insurance company. If the insurance company does not resolve such matters within sixty (60) days of proof of loss, the Plan holder may contact the SC Department of Insurance, P.O. Box 100105, Columbia, SC 29202-3105, (800) 768-3467.

TEXAS RESIDENTS: If You purchased this Plan in Texas, unresolved complaints concerning an obligor or questions concerning the registration of a service Plan provider may be addressed to the Texas Department of Licensing and Regulations, P.O. Box 12157, Austin, Texas 78711, telephone number (512) 463-2906 or (800) 803-9202.

UTAH RESIDENTS: NOTICE: Coverage afforded under this Plan is not guaranteed by the Utah Property and Casualty Guarantee Association. This Plan may be canceled due to unauthorized repair which results in a material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time of the policy was issued or last renewed. Failure to notify within the prescribed time will not invalidate the claim if You can show that notification was not reasonably possible.

WISCONSIN RESIDENTS: This Agreement is subject to limited regulation by the Wisconsin office of the Commissioner of Insurance. This Plan shall not be canceled nor can coverage be denied due to unauthorized repair of the covered equipment. If You cancel this Plan, no deduction shall be made from the refund for the cost of any service received. This Plan is backed by a contractual liability policy with limits of liability of \$5,000 per claim and \$25,000 in aggregate per Plan.

FOR SERVICE CALL 888-77 LOWES (888-775-6937)

Administered by: N.E.W.

P.O. Box 1970, Ashburn, Virginia 20146-1970 · 1-888-775-6937

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