

Extended Protection Plan Coverage Options

3-Year Extended Protection Plan for Lawn & Garden Equipment \$200 and over (begins on date of purchase)

Product Purchase Price	Plan Price
\$ 200 - \$ 299.99	\$ 29.97
\$ 300 - \$ 399.99	\$ 39.97
\$ 400 - \$ 499.99	\$ 59.97
\$ 500 - \$ 799.99	\$ 79.97
\$ 800 - \$ 999.99	\$ 129.97
\$ 1,000 - \$ 1,999.99	\$ 189.97
\$ 2,000 - \$ 5,000.00	\$ 239.97

4-Year Extended Protection Plan for Lawn & Garden Equipment \$200 and over (begins on date of purchase)

Product Purchase Price	Plan Price
\$ 200 - \$ 299.99	\$ 49.97
\$ 300 - \$ 399.99	\$ 64.97
\$ 400 - \$ 499.99	\$ 84.97
\$ 500 - \$ 799.99	\$ 109.97
\$ 800 - \$ 999.99	\$ 189.97
\$ 1,000 - \$ 1,999.99	\$ 249.97
\$ 2,000 - \$ 5,000.00	\$ 299.97

Extended Protection Replacement Plan Coverage Options

1-Year Replacement Plan for Lawn & Garden Equipment 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

Lowe's Extended Protection Plan

Enhance the manufacturer's warranty on your lawn and garden purchase with a Lowe's Extended Protection Plan. The Extended Protection Plan protects your purchase from mechanical and electrical failure and gives you hassle-free service with NO deductible.

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

- 100% parts and labor coverage for mechanical and electrical failures.
- Fast, reliable repairs provided by pre-screened, factory-authorized technicians.
- Around the clock, toll-free customer assistance 1-888-77LOWES (56937).
- From day one, convenient onsite or pick-up service for riding mowers and products \$800 and over. All other products qualify for carry-in service.
- Fix it Fast Guarantee – if we can't fix your riding mower within two weeks, we'll pay to have your lawn cut.
- No Lemon Guarantee – if your product requires more than three repairs for the same problem, we'll replace it.
- Transferable, at no charge, to a new owner.

Eligible Products Include:

- Blowers
- Chain Saws
- Chipper/Shredders
- Cultivators
- Edgers
- Generators
- Hedge Trimmers
- Grills (under \$200)
- Log Splitters
- Pressure Washers
- Push Mowers
- Riding Mowers
- Snow Blowers
- Tillers
- Trimmers
- and other Lawn & Garden Equipment

Replacement Protection Plan Benefits

One Year Replacement Protection for Lawn & Garden Products under \$200

- One year of replacement plan coverage.
- 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

See Extended Protection Plan Terms and Conditions for complete coverage details.

Not for commercial use.

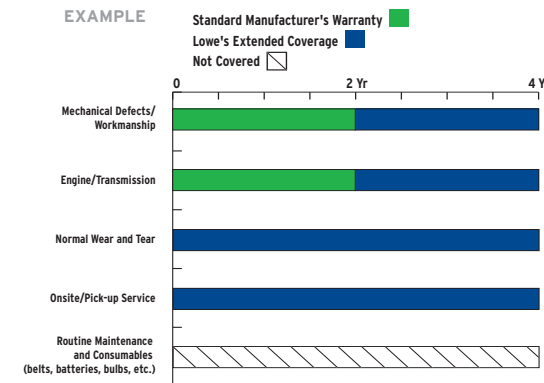


Purchasing Your Extended Protection Plan is as Easy as 1-2-3!

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

Protection Above and Beyond the Manufacturer's Warranty

Manufacturer's Warranty vs. Lowe's Extended Protection Plan



Manufacturer's Warranty may vary from example based on brand and/or model.

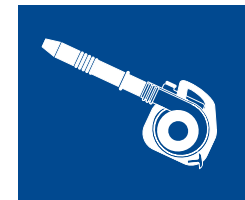


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Extended Protection Plan

Lawn and Garden



New Hampshire Insurance Company

"FIX IT FAST" GUARANTEE FOR RIDING MOWERS
See inside for details

Terms & Conditions

New Hampshire Insurance Company

Definitions: Throughout this Extended or Replacement Protection Plan (“Plan”) the words “We,” “Us” and “Our” refer to the New Hampshire Insurance Company. “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 or the approved transferee. “Product” the consumer item(s) which You purchased concurrently with and which is(are) covered by this Plan. National Electronics Warranty Corporation of Florida (“NEW”), is the administrator of this Plan.

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.

Service and Coverage: To arrange service, call **1-888-77LOWES (888-775-6937)**. You must call prior to having service; all repairs must be authorized in advance. Unauthorized repairs may not be covered. 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 parts and labor costs resulting from a mechanical or electrical failure of the Product caused by defects in workmanship and materials.
- 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 are inclusive of the manufacturer’s warranty. It does not replace the manufacturer’s warranty. After the manufacturer’s warranty expires, this Plan continues to provide the manufacturer’s benefits, as well as certain additional benefits listed within the Plan’s terms and conditions.
- 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:

Lawn and Garden Equipment Extended Protection Plan: Three (3) or Four (4) year coverage from date of purchase depending on the plan purchased includes:

- Onsite service or pickup and delivery for service on Riding Mowers and Products over \$800 from the date of purchase.
- Fix It Fast guarantee for Riding Mowers. A one-time payment over the life of this contract of \$25 will be sent to You in the event Your riding

- mower is not repaired within fourteen (14) days of the initial visit.
- Complete power surge protection from the date of purchase on the Product covered.
- Eligible products include; blowers, chain saws, chippers/shredders, cultivators, edgers, generators, hedge trimmers, log splitters, pressure washers, push mowers, riding mowers, snow blowers, tillers, and other outdoor power equipment.

Replacement Protection Plan: Replacement Protection Plan’s provide for a one-time replacement of eligible Products if required due to breakdown during the one (1) year period following expiration of labor coverage under the manufacturer’s warranty, including power- surge protection from date of purchase. For eligible gas grills Replacement Protection Plan’s provide for a one-time replacement if required due to a breakdown during the one (1) year period following expiration of manufacturers one (1) year parts warranty.

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 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.
- This Plan provides coverage on a carry-in basis for remote control repairs not due to loss or abuse.
- 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 Plan 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 costs 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; (16) liability or damage to property, or injury or death to any person arising out of the operation, maintenance or use of the Product; (17) cost of preventative maintenance, or damages caused by improper preventative maintenance; (18) seized or damaged parts resulting from failure to maintain proper levels of lubricants or coolants, resulting from using contaminated or improper lubricants; resulting from using stale, contaminated, or improper fuel; or resulting from freezing or overheating; and (19) Products with safety feature(s) removed, bypassed, disabled or altered.

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 refund based on 100% of unearned pro rata premium less any claims that have been paid or less the cost of repairs, made by Us. If We cancel after thirty (30) days, the return premium is based upon 100% of unearned pro rata premium.

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:

**National Electronics Warranty Corporation of Florida
LOWE’S Extended Protection Plan
P.O. Box 1970
Ashburn, VA 20146-1970**

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.

The New Hampshire Insurance Company can be contacted at: 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 if 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.

For service call 888-77 LOWES (888-775-6937)
Administered by: National Electronics Warranty Corporation of Florida
PO Box 1970, Ashburn, Virginia 20146-1970 · 1-888-775-6937
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**LWSF-OPE-BR-07.04
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Your Information

First Name: _____

Last Name: _____

Telephone: _____

Email address: _____

Address: _____

City _____

State _____ Zip _____

Signature _____

Product Information

Product Code _____

Model No. _____

Manufacturer _____

Price of Product (excluding tax) _____