



October 15, 2008

Dear Brand Source Expert Protection Dealer and Service Provider:

Over the last several years, we have worked very hard to develop an extended service plan program to meet the needs of the Brand Source members. Unfortunately, due to the performance of the Expert Protection Service Plan Program we are forced to make pricing and procedural changes to the program in order to ensure its sustainability.

On November 10, 2008 a substantial price increase will be implemented with regard to the extended service plans administered by Warranty Corporation of America ("WaCA"). The new pricing will be made available on the Expert Protection website on November 10, 2008 and will be in effect for all sales on and after that date.

Additionally, a recent review of the Expert Protection Service Plan Program has identified inconsistencies in adherence to program policies and procedures associated with claims and service. We are providing this notification to re-emphasize the responsibilities that are outlined in the Service Center Agreement that you have executed as well as claims procedures documents which have been provided to you. In the future, any deviation from these requirements may result in the denial of claims or delays in paying your claims, in the event that a service event is sent to you for handling.

Please note the following claims procedures which must be followed by all servicing dealers:

1. The contract holder is the only person authorized to initiate a claim. Servicing dealers are not authorized to initiate claims on the contract holder's behalf.
2. For carry-in service, after WaCA has validated the contract, the contract holder will be provided with a work order number, which they will be instructed to bring with them to the service location. You will need to provide this work order number when you call for authorization.
3. For on-site service, after WaCA has validated the contract, the contract holder will be provided with the name, address and phone number of the authorized service provider. If WaCA authorizes you to provide the service, you will be sent a document with a work order number. This work order number will then authorize you to contact the contract holder, establish an appointment time, go on-site, determine the reason for failure and identify the cost to perform the repair. You will need to call WaCA to receive an authorization number to complete the repair(s).
4. Claims submitted without the requisite authorization number will not be paid.
5. Claims need to be submitted for payment within 30 days of repair completion.
6. If you are provided an authorization number and there is a delay in completing the repair (i.e. parts not being available), and the delay will be more than 30 days from date of authorization, you must contact WaCA with a status update to keep the authorization active.
7. All claim forms will need to be signed by the contract holder or a member of the household. For claims that are submitted online for payment, keep copies of these signed forms in your files to provide to WaCA, if requested.
8. Please be ready to provide copies of the parts invoices to WaCA, if requested.
9. Please be prepared for on-site visits from WaCA during normal business hours to review claims documents, including parts invoices and work orders as well as the inspection of defective parts.

Service Center Agreements and claims procedures are available on the Expert Protection website for your review.

We appreciate your immediate attention and continuing efforts to follow the service provider guidelines of the Expert Protection Service Plan Program as it was originally developed.

If you have any questions regarding this notice, please contact WaCA or the Brand Source Corporate Office. Thank you for your cooperation.