



NEW HAMPSHIRE INSURANCE COMPANY



Coverage Includes*

- Repair or replacement during the term of the Pro Coverage
- Toll-free 24/7 customer service: 1-866-257-6551
- 1 or 2 year plans available
- 100% parts & labor
- No lemon policy
- No out-of-pocket expense for covered failures

* Limitations and exclusions apply. See following terms and conditions for more details.

TERMS & CONDITIONS

This is a legal contract (referred to hereinafter as the "Plan"). By purchasing it, you understand that it is such a contract and acknowledge that you have had the opportunity to read the terms and conditions set forth herein.

OBLIGOR: The company obligated under this Plan, AIG WarrantyGuard, Inc. (AIGWG), whose address is 300 South Riverside Plaza, Chicago, Illinois 60606-6113, telephone 1-800-250-3819. In Florida, the company obligated under the Plan is **NEW HAMPSHIRE INSURANCE COMPANY**, whose address is 80 Pine Street, 13th Floor, New York, New York 10005, telephone 1-800-250-3819. In Oklahoma, the company obligated under the Plan is Guitar Center, Inc, telephone 818-735-8800.

INSTRUCTIONS: You must keep the receipt for this product; it is an integral part of this Plan and you may be required to reference it to obtain service. This Plan, including the terms, conditions, limitations, exceptions and exclusions, the receipt containing the length of this Plan, commencement date and product identification constitute the entire agreement.

DEFINITIONS: Throughout this Plan the words (1) "we", "us", or "our" refer to the company obligated under this Plan, as referenced in the Obligor section of this Plan; (2) "you" and "your" mean the purchaser of the Covered Product(s) and any authorized transferee/assignee of the purchaser; (3) "Administrator" refers to (a) National Electronics Warranty, LLC in all states and DC except in AL, AZ, FL and WI; (b) N.E.W. Warranty Services, Inc. in AL, AZ and WI; (c) National Electronics Warranty Corporation of Florida (a service warranty association) in FL, (National Electronics Warranty Corporation, N.E.W. Warranty Services, Inc. and National Electronics Warranty Corporation of Florida (collectively referred to herein as NEW). The Administrator can be contacted at: P.O. Box 1340, Ashburn, VA 20165; (4) "Guitar Center" means the entity selling the Covered Product and this Plan; (5) "Covered Product" means the consumer item(s) which you purchased concurrently with and is covered by this Plan; (6) "Plan" means the terms, conditions, limitations and exclusions, including the face page and (7) "breakdown" refers to the failure of the product caused by defects in workmanship and/or materials, including normal wear and tear (including as a direct result of a power surge).

REPLACEMENT PLAN

If, in return for payment by you, it is indicated on the face page of this Plan that you have the Replacement Plan, then this section applies to you.

STORE RETURN POLICY INFORMATION: Please note in-store return policy may vary by Covered Product. With the purchase of your new Covered Product and this Plan, Guitar Center has doubled its in-store return policy. Your new in-store return policy is noted below. Guitar Center's doubled in-store return policy for recording devices, studio monitors, rack mount signal processors, DJ mixers, lighting, turntables, CD players and Pro workstation keyboards is twenty-eight (28) days from date of purchase. For all other Products, including acoustic guitars, cymbals and drums (excluding electrical components), the doubled in-store return policy is sixty (60) days from date of purchase.

WHAT IS COVERED: Through the Administrator, we will replace the Covered Product, at our discretion, in the event the Covered Product fails to operate as a result of a mechanical or electrical breakdown, including those experienced during normal wear and tear or caused by a direct result of a power surge. Coverage includes but is not limited to: commercial use; volume pedals; internal power supplies; power meters; switches; LED and LCD displays; pickups and mechanisms and electrical parts connected to sliders, pots, faders, jacks, and knobs. This Plan also covers wooden cracks (excluding finishes) in acoustic guitars and drums, and defects to the headstock, neck or body of acoustic guitars caused by defects in workmanship and/or materials. We will provide payment for shipping and handling. Once the Covered Product is received at the national return center or manufacturer, the Covered Product will be replaced with a product of equal or similar features and functionality. At our discretion, we may also issue a Guitar Center "gift card", or a check, equal to the purchase price of the Covered Product, in either case including sales tax. The replacement credit is not redeemable for cash. The Covered Product must fail during normal usage. Any replacement product purchased with funds as a result of a claim being paid under the terms of this Plan will require the purchase of a new Plan in order for the newly purchased replacement product to be covered. **NOTE: THE REPLACEMENT PLAN IS NOT AVAILABLE FOR USED PRODUCTS.**

TERM OF COVERAGE: For the Replacement Plan, the term of this Plan begins on date of purchase and continues for a period of two (2) years. Except for power surge which begins on your date of purchase, all other coverage's become effective upon the expiration of the in-store return policy or of the manufacturer's warranty whichever is longer. For cymbals: (1) replacement coverage is effective upon expiration of the in-store return policy for cymbals or upon expiration of the manufacturer's warranty, whichever is longer.

LIMIT OF LIABILITY: The limit of liability under the replacement plan is the original purchase price of the Covered Product at the time of purchase, including sales tax. This Plan shall expire upon issuance of your Guitar Center gift card or check as described above.

WHAT TO DO WHEN YOUR COVERED PRODUCT FAILS TO OPERATE: During the in-store return policy, you must return the Covered Product to Guitar Center where you purchased your Covered Product. After the expiration of the in-store return policy contact the Administrator and you will be advised on how to proceed with getting your Covered Product replaced even if the Covered Product is still covered under the manufacturer's warranty.

CALL THE 24-HOUR CUSTOMER SERVICE TOLL-FREE NUMBER AT 866-257-6551.

You must provide the original sales receipt in order for a claim to be processed. If appropriate, the Administrator will issue a return authorization number (RA#) and advise you on how to proceed with having your Covered Product replaced. You must write the RA# on the outside of the package. Covered Products shipped without the RA# may be refused. We will provide payment for shipping and handling of the Covered Product from your home or authorized shipping facility to the national return center or manufacturer.

REPAIR PLAN

If, in return for payment by you, it is indicated on the face page of this Plan that you have the Repair Plan, then this section applies to you.

CERTAIN COMPONENTS OF YOUR COVERED PRODUCT MAY BE COVERED BY THE MANUFACTURER FOR THE LIFE OF THE COVERED PRODUCT AND, THEREFORE, ARE NOT COVERED UNDER THIS PLAN.

STORE RETURN POLICY INFORMATION: Please note in-store return policy may vary by Covered Product. With the purchase of your new Covered Product and this Plan, Guitar Center has doubled its in-store return policy. Your new in-store return policy is noted below. Guitar Center's doubled in-store return policy for recording devices, studio monitors, rack mount signal processors, DJ mixers, lighting, turntables, CD players and Pro

workstation keyboards is twenty-eight (28) days from date of purchase. For all other Products, including acoustic guitars, cymbals and drums (excluding electrical components), the doubled in-store return policy is sixty (60) days from date of purchase.

WHAT IS COVERED: Through the Administrator, we will repair the Covered Product, at our discretion, in the event the Covered Product fails to operate due to a breakdown (unless specifically excluded in The What Is Not Covered section), or caused by a direct result of a power surge. Coverage includes but is not limited to: commercial use of products; volume pedals, internal power supply, power meters and switches, LED and LCD displays; pickups and mechanisms and electrical parts connected to sliders, pots, faders, jacks and knobs. This Plan also covers wooden cracks (excluding finishes), in acoustic guitars and drums, and defects to the headstock, neck or body of acoustic guitars caused by defects in workmanship and/or materials. Parts will be replaced with those of like kind and quality, and may be new or remanufactured. Non-original manufacturer's parts may be used for repair of the Product, if the manufacturer's parts are unavailable. If the Covered Product cannot be repaired, if the cost of the repair exceeds the original purchase price or if parts are no longer available due to the age of the Covered Product or are discontinued by the manufacturer, the Covered Product will be replaced with a product of similar or enhanced features, subject to the Limit of Liability.

TERM OF COVERAGE:

FOR NEW COVERED PRODUCTS: Your term and coverage begins upon the expiration of the store return policy or of the manufacturer's warranty whichever is longer and continues for a period of one (1) or two (2) years (as indicated on your sales receipt). In the event your Covered Product is being serviced by an authorized service center when this Plan expires, the term of this Plan will be extended until the covered repair has been completed.

FOR USED COVERED PRODUCTS: Your term and coverage begins after the store return policy of ninety (90) days continues for a period of one (1) year. In the event your Covered Product is being serviced by an authorized service center when this Plan expires, the term of this Plan will be extended until the covered repair has been completed.

NOTE: FOR ANY AND ALL COVERED PRODUCTS, COVERAGE UNDER THIS PLAN IS LIMITED TO A MAXIMUM OF TEN (10) YEARS FROM DATE OF PURCHASE.

LIMIT OF LIABILITY: The limit of liability under the Repair Plan is the least of the cost of (1) the purchase price of the Covered Product including tax or (2) authorized repairs not to exceed the purchase price of the Covered Product or (3) replacement of the Covered Product with similar features or (4) reimbursement for authorized repairs or replacement. Upon replacement, there is no longer any obligation for the replaced product under this Plan.

NO LEMON POLICY: During the term of this Plan, after three (3) service repairs have been completed on the same component of an individual Covered Product and that Covered Product component requires a fourth repair, as determined by us, we will replace it with a product of comparable performance. Upon replacement, there is no longer any obligation for either the replaced or the replacement product under this Plan.

FOR ALL PLANS:

WHAT TO DO WHEN YOUR COVERED PRODUCT FAILS TO OPERATE: For new Covered Products: During the in-store return policy, you must return the Covered Product to Guitar Center where you purchased your Covered Product. After the expiration of the in-store return policy contact the Administrator for the appropriate authorized service center. For Used Covered Products: During the first ninety (90) days, you must return the Covered Product to Guitar Center where you purchased your Covered Product. After the first ninety (90) days, contact the Administrator for the appropriate authorized service center. If your Covered Product is still under the existing manufacturer's warranty, the Administrator will act on your behalf to facilitate the repair, including but not limited to making arrangements for shipping where necessary and obtaining authorization from the manufacturer for repairs.

CALL THE 24-HOUR CUSTOMER SERVICE TOLL-FREE NUMBER AT 866-257-6551.

All repairs must be authorized by the Administrator prior to performance of work. There is no deductible required to obtain service for your Covered Product. Where local service is not available, we will pay for the cost of shipping your product to our authorized service facility for repair or replacement.

WHAT IS NOT COVERED:

A. PRODUCTS NOT ORIGINALLY COVERED BY A MANUFACTURER'S WARRANTY (UNLESS SPECIFICALLY COVERED BY THIS PLAN);

B. PRODUCT REPAIRS THAT SHOULD BE COVERED BY THE MANUFACTURER'S WARRANTY OR ARE A RESULT OF A RECALL, REGARDLESS OF THE MANUFACTURER'S ABILITY TO PAY FOR SUCH REPAIRS;

C. PERIODIC CHECKUPS AND/OR PREVENTATIVE MAINTENANCE AS DIRECTED BY THE MANUFACTURER EXCEPT AS PROVIDED HEREIN OR LOSS RESULTING FROM FAILURE TO OBTAIN MANUFACTURER'S RECOMMENDED INSPECTIONS OR MAINTENANCE;

D. ANY AND ALL PRE-EXISTING CONDITIONS THAT OCCUR PRIOR TO THE EFFECTIVE DATE OF THIS PLAN;

E. REFURBISHED PRODUCTS; VINTAGE PRODUCTS; AND PRODUCTS THAT ARE NOT RETURNABLE TO GUITAR CENTER FOR A FULL REFUND;

F. PARTS OR REPAIRS DUE TO NORMAL WEAR AND TEAR UNLESS TIED TO A BREAKDOWN AND ITEMS NORMALLY DESIGNED TO BE PERIODICALLY REPLACED BY YOU OR CONSUMED DURING THE LIFE OF THE COVERED PRODUCT, INCLUDING BUT NOT LIMITED TO BATTERIES, CARTRIDGES, LIGHT BULBS, ETC.;

G. DAMAGE FROM ACCIDENT, BEING DROPPED, ABUSE, MISUSE, MISHANDLING, INTRODUCTION OF FOREIGN OBJECTS INTO THE COVERED PRODUCT, UNAUTHORIZED MODIFICATIONS OR ALTERATIONS TO A COVERED PRODUCT, FAILURE TO FOLLOW THE MANUFACTURER'S INSTRUCTIONS, AND EXTERNAL CAUSES INCLUDING THIRD PARTY ACTIONS, FIRE, THEFT, INSECTS, ANIMALS, EXPOSURE TO WEATHER CONDITIONS, WINDSTORM, SAND, DIRT, HAIL, EARTHQUAKE, FLOOD, WATER, ACTS OF GOD OR CONSEQUENTIAL LOSS OF ANY NATURE; ACCIDENTAL DAMAGE FROM HANDLING;

H. LOSS OR DAMAGE CAUSED BY OPERATION OF PRODUCT UNDER CONDITIONS OTHER THAN THOSE FOR WHICH IT WAS DESIGNED;

I. LOSS OR DAMAGE CAUSED BY WAR, INVASION OR ACT OF FOREIGN ENEMY, HOSTILITIES, CIVIL WAR, REBELLION, RIOT, STRIKE, LABOR DISTURBANCE, LOCKOUT, OR CIVIL COMMO-

TION;
J. INCIDENTAL, CONSEQUENTIAL OR SECONDARY DAMAGES OR DELAY IN RENDERING SERVICE UNDER THIS PLAN, OR LOSS OF USE DURING THE PERIOD THAT THE COVERED PRODUCT IS AT AN AUTHORIZED SERVICE CENTER OR OTHERWISE AWAITING PARTS;
K. FAILURES THAT OCCUR OUTSIDE OF THE OF THE FIFTY (50) STATES OF THE UNITED STATES OF AMERICA, INCLUDING THE DISTRICT OF COLUMBIA;
L. NONFUNCTIONAL OR AESTHETIC PARTS, SCRATCHES, PEELING AND DENTS;
M. UNAUTHORIZED REPAIRS AND/ OR PARTS;
N. COST OF INSTALLATION, SET-UP DIAGNOSTIC CHARGES, REMOVAL OR REINSTALLATION OF THE COVERED PRODUCT, EXCEPT AS PROVIDED HEREIN;
O. ACCESSORIES USED IN CONJUNCTION WITH A COVERED PRODUCT, INCLUDING BUT NOT LIMITED TO ANTENNAS, AUDIO/VIDEO DISCS, CABLES, CHARGERS, COMPUTER SOFTWARE OR DISCS, DRUM HEADSTOCKS, DRUM STICKS, EXTERNAL POWER SUPPLIES, RECORDING HEADSTOCKS AND BULBS, REMOTE CONTROLS, SPEAKERS SOLD SEPARATELY, STRINGS, STYLUSES, TAPES, AND VACUUM TUBES;
P. INCORRECT CONNECTION OF SIGNAL LEADS OR INCORRECT ELECTRICAL SUPPLY; FAILURE OR IMPROPER USE OF ANY ELECTRICAL SOURCE; ELECTRICAL CONNECTION TO OTHER PRODUCTS NOT RECOMMENDED FOR INTERCONNECTION BY THE MANUFACTURER OF THE PRODUCT; OR BATTERY LEAKAGE;
Q. ANY LOSS OTHER THAN A COVERED BREAKDOWN OF THE COVERED PRODUCT;
R. DAMAGE CAUSED BY A COMPUTER VIRUS;
S. SERVICE WHERE NO PROBLEM CAN BE FOUND;
T. BREAKDOWNS WHICH ARE NOT REPORTED WITHIN THE TERM OF THIS PLAN;
U. IMPROPER INSTALLATION OF COMPONENTS OR PERIPHERALS;
V. CORRUPTION OF ANY RECORDING MEDIA, INCLUDING ANY PROGRAM, DATA OR SETUP INFORMATION RESIDENT ON ANY HARD DRIVES AND INTERNAL OR EXTERNAL REMOVABLE STORAGE DEVICES, AS A RESULT OF THE MALFUNCTIONING OR DAMAGE OF AN OPERATING PART, OR AS A RESULT OF ANY REPAIRS OR REPLACEMENT UNDER THIS PLAN;
W. STAGE CONSTRUCTION MATERIALS;
X. MAINTENANCE INCLUDING BUT NOT LIMITED TO HEADSTOCK CLEANING, ALIGNMENT, TUNING, REPAIRING FINISHES.

RENEWAL: This Plan may be renewed at our discretion by calling the toll free help-line at 866-257-6551.

TRANSFERABILITY: This Plan is transferable by the original purchaser for the balance of the original term of the Plan. The Covered Product may be registered by mailing information to the Administrator, including the Plan reference number, date of new ownership, new owner's name, complete address, and telephone number.

SUBROGATION: If we pay for a loss, we may require you to assign us your rights of recovery against others. We will not pay for a loss if you impair these rights to recover. Your rights to recover from others may not be waived.

TRADE-IN: If the Covered Product is traded in, coverage under this Plan will be canceled based on the cancellation rules noted below.

CANCELLATION: This Plan can be cancelled by you at any time for any reason by surrendering or providing written notice us at the address above. You may also cancel this Contract by surrendering it or providing written notice to N.E.W. at PRO Coverage (Guitar Center), PO Box 1818, Sterling, VA 20167. During the return to store policy, you may return to the retailer from which you purchased your covered product and this Plan for a full refund. 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. This Plan shall be cancelled by us or N.E.W. for fraud or material misrepresentation, including but not limited to rental use. Unauthorized repair or replacement of covered equipment shall 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.

INSURANCE SECURING THIS PLAN: This is not a contract of insurance. If You reside in any of the following states: AL, AK, AZ, CO, CT, DE, DC, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MO, MT, NE, NV, NH, NJ, NM, ND, OH, OR, PA, RI, SC, SD, TN, TX, UT, VT, WA, WV, WI or WY, this Plan is secured by an insurance policy provided by Illinois National Insurance Company, 80 Pine Street, 13th Floor, New York, NY 10005 and telephone number (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, MS, OK, NY, NC or VA, this Plan is secured by an insurance policy provided by New Hampshire Insurance Company, 80 Pine St, 13th Floor, New York, NY 10005 and telephone number (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.

STATE VARIATIONS: THE FOLLOWING STATE VARIATIONS SHALL CONTROL IF INCONSISTENT WITH ANY OTHER TERMS AND CONDITIONS:

ALABAMA RESIDENTS: You may cancel this Plan within twenty (20) days of the receipt of this Plan. If no claim has been made under the Plan, the Plan is void and we shall refund to you the full purchase price of the Plan including any premium paid for the applicable insurance policy. Any refund due to you will be credited to any outstanding balance of your account, and the excess, if any, shall be refunded to you. A ten (10) percent penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after you cancel the Plan. If you cancel this Plan after twenty (20) days of receipt of this Plan, we shall refund to you the unearned portion of the full purchase price of the Plan including the unearned portion of any premium paid for any applicable insurance policy. Any refund due to you will be credited to any outstanding balance of your account, and the excess, if any shall be refunded to you.

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. The pre-existing condition exclusion does not apply to conditions occurring prior to the sale of the consumer product by the Obligor, its assignees, subcontractors and/or representatives.

CALIFORNIA RESIDENTS: For all products other than home appliances and home electronic products, the Cancellation provision is amended as follows: If the Plan is cancelled: (a) within sixty (60) 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 sixty (60) days, you will receive a pro rata refund, less the cost of any service received.

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.

FLORIDA RESIDENTS: The Plan shall be cancelled by us for fraud or material misrepresentation, including but not limited to rental use. Unauthorized repair or replacement of covered equipment shall result in the cancellation of the 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 emailing, mailing or delivering to us notice of cancellation. If the Plan is cancelled: (a) within thirty (30) days of the receipt of the 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 the Plan, the return premium is based upon 100% of the unearned pro rata premium. If we determine in our sole discretion that your product cannot be repaired or your product provides for replacement instead of repair, we will replace your product with a product of like kind and quality that is of comparable performance or reimburse you for replacement of the product with a check, at our discretion, equal to the original purchase price including all applicable taxes.

GEORGIA RESIDENTS: This Plan shall be non-cancelable by us except for fraud, material misrepresentation, or failure to pay consideration due therefore. The cancellation shall be in writing and shall conform to the requirements of Code 33-24-44. You may cancel at any time upon demand and surrender of the Plan and we shall refund the excess of the consideration paid for the Plan above the customary short rate for the expired term of the Plan. This Plan excludes coverage for incidental and consequential damages and pre-existing conditions only to the extent such damages or conditions are known to you or reasonably should have been known to you.

ILLINOIS RESIDENTS: You may cancel this Plan for any reason at any time. If you cancel within thirty (30) days of contract purchase, and we have not paid a claim, you will receive a full refund, less a cancellation fee of \$50.00 or 10% of the Plan price. If you cancel after thirty (30) days or anytime after we pay a claim, you will receive a pro-rata refund of the Plan price based on the days remaining, less any claims that have been paid, less a cancellation fee of \$50.00 or 10% of the Plan price.

NEVADA RESIDENTS: 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. This Plan will be considered void and we will refund you the purchase price of the Plan if you have not made a claim under this Plan and you have returned the Plan to us a) within 20 days after the date we have mailed the Plan to you, b) within 10 days after you have received the Plan if the Plan was furnished to

you at the time the Plan was purchased, or c) within a longer time period if specified in the Plan. If your claim involves the loss of plumbing, heating, cooling, or electrical power to your air conditioner or refrigerator/freezer, repairs will commence within 24 hours after you report your claim.

NORTH CAROLINA RESIDENTS: The purchase of this Plan is not required either to purchase or to obtain financing for a home appliance.

NEW MEXICO RESIDENTS: If this Plan has been in force for a period of seventy (70) days, we may not cancel before the expiration of the Plan term or one (1) year, whichever occurs first, unless: (1) you fail to pay any amount due; (2) you are convicted of a crime which results in an increase in the service required under the Plan; (3) you engage in fraud or material misrepresentation in obtaining this Plan; (4) you commit any act, omission, or violation of any terms of this Plan after the effective date of this Plan which substantially and materially increase the service required under this Plan; or (5) any material change in the nature or extent of the required service or repair occurs after the effective date of this Plan and causes the required service or repair to be substantially and materially increased beyond that contemplated at the time you purchased this Plan.

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. GUITAR CENTER 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 sixty (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, they 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 a provider or questions concerning the registration of a service Plan provider may be addressed to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711, telephone number (512) 463-2906 or (800) 803-9202. You may apply for reimbursement directly to the insurer if a refund or credit is not paid before the forty-sixth (46th) day after the date on which the Plan is returned to the provider.

UTAH RESIDENTS: NOTICE. THIS PLAN IS SUBJECT TO LIMITED REGULATION BY THE UTAH INSURANCE DEPARTMENT. To file a complaint, contact the Utah Insurance Department. Coverage afforded under this Plan is not guaranteed by the Utah Property and Casualty Guarantee Association. 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. Failure to notify within the prescribed time will not invalidate the claim if you can show that notification was not reasonably possible. If we cancel this contract due to fraud or material misrepresentation, you will be notified thirty (30) days prior to cancellation. If we cancel this Plan due to nonpayment, you will be notified ten (10) days prior to Plan cancellation.

WASHINGTON RESIDENTS: You may apply directly to the insurance company.

WISCONSIN RESIDENTS: THIS PLAN IS SUBJECT TO LIMITED REGULATION BY THE WISCONSIN OFFICE OF THE COMMISSIONER OF INSURANCE. This Plan shall not be cancelled due to unauthorized repair of the covered equipment, unless we are prejudiced by your failure to obtain such authorization. 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.

WYOMING RESIDENTS: This Plan will be considered void and we will refund you the full purchase price of the Plan or credit your account if you have not made a claim under this Plan and you have returned the Plan to us a) within 20 days after the date we have mailed the Plan to you, b) within 10 days after you have received the Plan if the Plan was furnished to you at the time the Plan was purchased, or c) within a longer time period if specified in the Plan. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of the Plan to us. The right to void the Plan provided in this subsection applies only to the original Plan purchaser and is not transferable. If we cancel this Plan for reasons other than nonpayment, a material misrepresentation made by you to us or because of a substantial breach of duties by you relating to the product or its use, we will mail a written notice to you at least ten (10) days prior to cancellation. The notice of cancellation shall state the effective date of cancellation and the reason for cancellation. In the event covered service is not provided by us within sixty (60) days of proof of loss by you, you are entitled to apply directly to the reimbursement insurance company.

To obtain a large-type copy of the terms and conditions of this Plan, please call 866-257-6551

Administered by:

NEW

P.O. Box 1340 · Ashburn, Virginia 20165 · 866-257-6551

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CONTRACT INFORMATION

Contract Holder Name _____

Street Address _____

City _____ State _____ Zip _____

Purchase Date ____/____/____

Store Location _____

Covered Product Description _____

Product Price _____ Plan Term _____

Plan Price _____

Transaction Number _____

Issuing Sales Rep. _____

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