

PINNACLE PROTECTION PLAN

Administered by:
MPP Co., INC.

P.O. Box 634
Shawnee Mission, Kansas 66201
Call Toll Free 1-800-747-4400

In Florida, Administered by:
OLD UNITED CASUALTY CO.
(Florida License # 03041)
P.O. Box 795
Shawnee Mission, Kansas 66201
Call Toll Free 1-800-866-6090

New ATV Coverage
36 MONTHS

AGREEMENT HOLDER:

MICHAEL G YORK
379 Burns City Rd
Valley View, TX 76272

AGREEMENT NUMBER:

40010993

COVERED VEHICLE VIN:

JKAVFKD14YB503382

Pinnacle PROTECTION PLANS	
Vehicle I.D. No. JKAVFKD14YB503382	Agreement No. 40010993
36 MONTH \$ 25.00 Deductible	New ATV Coverage
MICHAEL G YORK	
Agreement Expiration Date: 2/16/2004	Options:

Agreement Expiration Date:
2/16/2004

Deductible:
\$ 25.00

Options:

**COVERAGE UNDER THIS AGREEMENT STARTS ON THE DATE IT IS
PURCHASED AND ENDS ON 2/16/2004.**

This is your Pinnacle Protection Plan Agreement. Please review the information
herein to verify that the following information is correct:

- Name
- Vehicle I.D. Number
- Type of Coverage
- Deductible
- Agreement Term Months
- Expiration date

If any of the above information is incorrect, or if you have any questions, please call
the administrator.

DEFINITIONS: The following are key words and phrases which are included in
these Plan provisions which have particular meaning:

You, Your – means the Plan purchaser.

We, Us, Our – means the Provider stated in Appendix A.

Mechanical Breakdown - means the failure of a covered part, making that covered
part incapable of performing the function for which it was designed by the
manufacturer, due solely to defects in materials or faulty workmanship of a covered
component.

Plan – means the Pinnacle Protection Plan Motorcycle Service Agreement which is a
service contract or service agreement.

Vehicle – means the covered motorcycle, moped, scooter or ATV listed in the
Declaration Section.

Selling Dealer – means the Dealer that sold You Our Plan.

Dealer – means a Vehicle sales and/or service facility authorized by Us to sell and/or
service Our Plans.

SERVICE AGREEMENT:

This Plan is a service agreement and/or referral agreement between You and Us. It
protects You should a Mechanical Breakdown occur during normal use. We are
responsible for fulfillment of the provisions under this Plan.

Our fulfillment of the provisions under Your Plan are guaranteed under a
reimbursement insurance policy issued by Old United Casualty Company, P.O. Box
795, Shawnee Mission, Kansas 66201 (DBA Vantage Casualty Company in
California). You are entitled to make a direct claim against the insurance company if
We fail to pay any claim covered under the provisions of this agreement within sixty
(60) days after proof of loss have been filed with Us.

The Administrator and/or Old United Casualty Company are not a party to, and shall
not be liable for, any "guaranteed price refund" offered or made by the Dealer who
sold You this service agreement.

All inquiries regarding Your Plan should be directed to the Selling Dealer or Us.

PLAN PROVISIONS:

These are Your Plan provisions. You must present Your Plan provisions to the
Dealer when requesting Plan service. They describe the Plan You purchased and
identify You and Your Vehicle as being eligible for Plan service.

IMPORTANT! The issuance of a Plan provision by Us or payment of a previous
claim shall not be deemed as a waiver of Our rights to refuse to pay any claim or
cancel the Plan should it be subsequently discovered that there has been a material
misrepresentation or fraud at the time of sale of the Plan and the Vehicle for which
the Plan was purchased was not eligible for coverage.

LIMITS OF LIABILITY:

The most We will pay for a loss will not exceed the actual cash value of Your

Vehicle at the time of the Mechanical Breakdown, less the deductible shown in the Declaration Section. The actual cash value of Your Vehicle will be determined based on guidelines contained in the current edition of the N.A.D.A. Appraisal Guide. The total of all claims paid during the term of this Plan shall in no event exceed the Vehicle purchase price.

PLAN COVERAGE AREA:

Coverage applies to Mechanical Breakdowns repaired within the boundaries of the United States of America and Canada.

DEDUCTIBLE:

Means the amount you must pay for covered component repairs performed during each repair visit. Your Deductible is identified on page 1. This deductible does not apply to the pick-up and delivery reimbursement.

OBTAINING PLAN SERVICE:

In the event of a Mechanical Breakdown or component failure, the Selling Dealer will provide Plan service at their place of business. If the Selling Dealer retires from business, or if You move out of the area, or have a claim while traveling, or Your Selling Dealer is unable to perform the required repairs, go to Your nearest Dealer and request service under the Plan. Plan service obtained from other than an authorized Dealer is not reimbursable unless approved by Us before the service is performed. We must authorize all claims prior to starting the repair.

In the event of a Mechanical Breakdown, follow these procedures:

1. Cease operating the Vehicle to prevent further damage. Failure to do this will cause any additional repair cost to be paid by You.
2. Return to the Dealer. The Dealer will inspect and diagnose the cause of failure, and estimate the cost of parts and labor to complete the repair. If a failure is not covered by Your Plan, costs incurred for disassembly or diagnostic work are Your responsibility.
3. You or the Dealer must call Us prior to starting the repair(s). Depending on the circumstances, We reserve the right to inspect, investigate, or demand proof of maintenance before performance of repairs. In the event of irreconcilable dispute between the Dealer and Us, We shall have the right to take possession and remove Your Vehicle and move it to another Dealer's repair facility.
4. Provide proof of maintenance (if requested by the Dealer or Us).
5. Permit inspection before performance of repairs.
6. Cooperate in investigation of the Mechanical Breakdown.
7. Review and sign the service repair order acknowledging completion of the covered repairs and pay the Dealer the applicable deductible and any non-covered charges.

We may require the use of rebuilt, remanufactured, or parts of like kind and quality, to fulfill Our repair requirements under this Plan.

WHEN YOUR PLAN COVERAGE STARTS AND ENDS:

New Coverage: Your additional Plan benefits begin on the date You purchase Your Plan. Mechanical Breakdown coverage begins when the manufacturer's warranty expires. Your coverage expires on the date indicated in the Declaration Section.

Used Coverage: Used coverage must be purchased at the time of retail sale of the Vehicle. Your Mechanical Breakdown coverage and additional Plan benefits begin the date You purchase the Plan. Your coverage expires on the date indicated in the Declaration Section.

COVERED COMPONENTS:

The components listed below are covered by the Plan. Components not listed below are not covered.

1. **ENGINE COMPONENTS:** All internal lubricated parts; cylinder block (when damaged by an internal moving part); cylinder heads (when damaged by an internal moving part); intake manifold; exhaust manifold; water pump; oil pump; fan motor; reed valves; engine mounts, timing gear, timing belt, timing chain.
2. **TURBOCHARGER COMPONENTS:** Housing (when damaged by an internal moving part); All internal parts; vanes; shaft; bushings and waste gate.
3. **TRANSMISSION COMPONENTS:** Transmission case (when damaged by an internal moving part); all internal lubricated parts; gears; bearings; internal drive gears; internal selector mechanism and transmission mounts. (Clutch assembly and cables are not covered at anytime.)
4. **PRIMARY DRIVE COMPONENTS:** Primary drive case (when damaged by an internal moving part); all internal lubricated parts (except clutch and hub assemblies); all gears; bearings; internal drive gears and chains; internal selector mechanism.
5. **DRIVE AXLE ASSEMBLY COMPONENTS (shaft driven vehicles and ATV's):** Differential housing, transaxle housing and final drive housing (when damaged by internal moving part); all internal lubricated parts; axle shafts; constant velocity joints; universal joints; drive shafts; locking hubs; hub bearings; locking rings; supports; retainers and bearings.
6. **FRONT AND REAR SUSPENSION COMPONENTS:** Front fork tubes and front hub (when damaged by a covered suspension component); all internal lubricated parts; swing arm bearings or bushings; front and rear wheel bearings; frame; swing arm; upper and lower control arms; ball joints; king pins; bushings and spindle.
7. **STEERING COMPONENTS:** Steering stem shaft (when damaged by a covered steering component); upper and lower steering stem bearings and bushings; axle; steering stem; handle bar; steering stem nut and tie rod ends.
8. **BRAKE COMPONENTS:** Brake backing plates; brake hubs; disc rotors; calipers; master cylinder assembly; hydraulic lines and fittings; brake drum actuating cam and securing hardware. (Brake shoes and disc brake pads are not covered at any time.)

9. **ELECTRICAL COMPONENTS:** Alternator; starter; manually operated switches; coils; rectifiers; magneto; voltage regulator; electronic ignition control modules; electronic fuel injection control module and sensors; wiring harness; and cooling fan motor.
10. **GAUGES:** All factory instrumentation (mechanical and electronic) and electronic instrument sensors. (Light bulbs are not covered at anytime.)
11. **FUEL SYSTEM COMPONENTS:** Fuel tank; fuel delivery pump; petcock; metal fuel lines and fittings.
12. **TOURING BIKES:** Digital dash components; control cables; factory installed sound system (excluding speakers).
13. **SEALS AND GASKETS (NEW VEHICLES ONLY):** Seals and gaskets are covered for those components listed above on plans sold on New Vehicles only.

ADDITIONAL PLAN BENEFITS:

RENTAL COVERAGE (MOTORCYCLE ONLY)

We will pay your out of pocket expenses to rent a replacement Vehicle from an authorized rental agency if:

During the Agreement Term, repairs to Your Vehicle are caused by a Mechanical Breakdown and it is inoperable, the following schedule will be used, based on labor repair time, to reimburse YOU for substitute transportation.

Repair Time Required*	# of Days Allowed	Maximum Allowance
.1 - 8.0 Hours	1	\$20
8.1 - 16.0 Hours	2	\$40
16.1 - 24.0 Hours	3	\$60
24.1 - 32.0 Hours	4	\$80
32.1 - 40.0 Hours	5	\$100
40.1 and more	6	\$120

*Repair time is the estimated repair time listed in the applicable National Manufacturer's "flat rate" repair manual.

The total dollar limit per repair visit can be increased over the above scheduled limits by \$60 with \$20 per day limit if covered repairs are delayed because of the Dealer's failure to deliver their manufacturer's replacement part and We are notified of the delay during the first day of the rental period. This benefit is not subject to a Deductible but is provided only for as long as we deem reasonable to complete repairs.

PICK-UP AND DELIVERY:

Pick-up and delivery reimbursement is available when a breakdown to a covered component disables Your Vehicle. Pick-up and delivery charges up to \$35 will be reimbursed.

OPTIONAL TRAILER PACKAGE:

Brake Components: Master cylinder, hydraulic brake actuator and backing plate.

Frame Components: Axle(s), brackets, bunks, couplers, fenders, hubs, roller cradles, spring hangers, welds, winch stand, and suspension springs.

YOUR RESPONSIBILITY:

Your responsibility is to properly operate, care for and maintain the Vehicle as prescribed in Your owner's manual. You must perform, at Your expense, and prove that You have so performed the maintenance recommended by the manufacturer. Failure to perform required maintenance will result in a loss of Your coverage and benefits. You must retain all maintenance and purchase receipts (indicating dates and services performed) to avoid any misunderstanding as to whether or not the maintenance services were performed as required.

THIS AGREEMENT WILL NOT APPLY TO:

1. Repairs performed outside the boundaries of the United States of America and Canada.
2. Repair or replacement of any components not specifically covered by the Plan.
3. Damage caused by negligence, not performing proper maintenance, services, and repairs as outlined in Your Vehicle owner's manual, sludge, inadequate levels of coolants or lubricants, and the use of improper or non- equivalent parts. Abnormal use including towing, pulling, or plowing.
4. Repair to pistons, rings and/or pins due to carbon or "coking" condition. Repair to valves due to carbon, dished, tuliped or stuck condition. Repair due to detonation, overheating, pre-ignition, or lean or improper fuel mixture.
5. Any failure or damage where the cause is due to submersion or water ingestion (regardless of the cause).
6. Failure caused by use of equipment and accessories not installed by the manufacturer, or improper installation of these items by the manufacturer.
7. Unauthorized repairs performed by other than authorized Dealers and repairs required as a result of parts used other than those recommended by the manufacturer.
8. Additional service work requested by You or the Dealer other than necessary to satisfy the Plan covered repairs.
9. Vehicles that have been altered by the installation of carburetor jets or gears to meet local altitude requirements or to increase performance.
10. Similar repairs to the same component within a 90-day period.
11. Replacement of seals and gaskets due to seepage or overheating. Minor loss of fluid is not a Mechanical Breakdown.
12. Mechanical failures that exist at the time of retail sales, whether or not the failure would be otherwise addressable by the Plan.
13. The Plan is not responsible for damages or loss resulting from faulty or negligent repair work or from installation of defective parts.

14. Any damage caused by failure to take reasonable precautions to prevent further damage when an apparent problem exists.
15. Any failure resulting from the trailer or other method of transporting the Vehicle.
16. Loss caused by foreign substance in the fuel, improper fuel/oil mixture, clogged filters, and use of fuel and/or oil not recommended by the manufacturer.
17. Normal wear and tear. Many parts on Your Vehicle wear out over time in the normal use of Your Vehicle. This is not a defect in materials or workmanship and is not covered. These parts include, but are not limited to, Your muffler, resonator, and exhaust pipe. Additionally, over time, the compression on Your Vehicle may decrease due to normal wear and tear. The repair or replacement of valves or rings to correct lowered compression or oil consumption from normal wear alone, is not covered.
18. Appearance, trim, non-moving chassis or body parts are not covered. These parts include, but are not limited to, paint and trim items, fenders, wheels, upholstery and chrome parts, lenses and windshields.
19. Mechanical Breakdowns covered by manufacturer's warranty, manufacturer's recall, factory bulletins (regardless of whether or not the manufacturer is doing business as an ongoing enterprise), any Vehicle service agreement, written warranty, or any insurance policy.
20. Damage to a non-covered part by a covered part(s) failure or to a covered part by a non-covered part(s) failure.
21. Repairs required as a result of fire, accident, impact, abuse, negligence, theft, vandalism, riot, explosion, lightning, earthquake, windstorm, hail, environmental damage, pollution, war, nuclear damage; failure to properly operate the Vehicle, modification or any alteration to the Vehicle not recommended or approved by the manufacturer, using the Vehicle for speed events such as races or acceleration trials; rust, chemicals, salt, sap, sand, dirt, or other obstacles, cosmetic or paint changes, electrolysis, corrosion, smoke or soot, collision, freezing or ice damage, water damage, reverse polarity, deterioration, condensation, contamination, the failure or loosening of external fasteners and/or bolts.
22. Maintenance service and parts used in connection with such services such as alignments, adjustments, spark plugs, oil or fluids, belts, hoses, oil filters and clamps, miscellaneous and shop supplies, caliper pads, points, condensers, batteries, light bulbs, suspension slides, ski wear bars, drive belts, final drive train and tracks.
23. Any mechanical failure that occurs due to the Vehicle being operated below temperatures recommended by the manufacturer.
24. Removal and/or replacement of any material for necessary access to the product or covered component.
25. Gauges if there has been any tampering or alteration.
26. Liability for incidental and/or consequential damages, including but not limited to, death, personal injury, physical damage, property damage, loss of use of the described Vehicle, loss of time, loss of profits or wages, inconvenience and commercial loss.

27. Damage caused by continued use in a failed state, whether or not the original failure is addressable under the Plan.
28. Vehicles which have been used at any time for liver, taxi, renting/chartering, police/emergency, commercial towing, snow plow, hauling or delivery purposes, or any other commercial use.

CANCELLATION:

Provided there are no claims made, You may cancel this Plan within thirty (30) days for a full refund of the purchase price paid. After thirty (30) days or if there has been claims made, You will receive a pro-rata refund of the purchase price paid, less a \$40 service charge and less claims paid. Should service charge and/or amount of claims exceed the refund amount, no refund is due to You. You must take Your Plan provisions to the Dealer where You purchased the Plan and sign a cancellation request form. The Dealer will contact Us to request termination of Your Plan. Refunds will be made to You and/or the lienholder by Your Dealer. If you no longer reside in the area where the Plan was purchased, or Your Dealer is no longer in business, mail Your cancellation request and Plan provisions to Us.

TO TRANSFER YOUR PLAN:

Unexpired Plan coverage may be transferred at the time of sale to the subsequent private purchaser of the Vehicle, provided the Plan has not been canceled, by mailing this Plan provision transfer form, maintenance records, and a transfer fee of \$40 payable to Us.

To transfer this Plan, complete the transfer form. Please be sure Your signature is included – Your signature signifies You have authorized transfer of Plan coverage to the new owner. It is the original Plan purchaser's responsibility to provide all maintenance records and receipts to the new owner upon transfer. Transfer requests will not be granted without the signature of the owner for whom these Plan provisions were issued. This Plan is not transferable or assignable if traded or sold to a dealer and should be canceled by the original Plan purchaser.

**Pinnacle Protection Plan Motorcycle and Snowmobile Vehicle Service
Agreements sold in TX**

APPENDIX A

Protection under this Vehicle Service Agreement is the primary responsibility of the administrator, MPP Co., Inc. However, in the event that the administrator cannot provide the protection described in this Vehicle Service Agreement, the underwriting Insurer is required to provide such protection.