



DEALER PROCEDURE MANUAL

May 1, 2003

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INTRODUCTION

This POLARISTAR® Protection Plus Vehicle Service Contract program goes into effect May 1, 2003. This program is administered through GE Auto Warranty Services (AWS), a division of GE Financial (hereafter referred to as Us, We, Our, or Administrator).

This Manual explains the details of the program and sets forth procedures, policies, and conditions that must be adhered to by all Dealers selling the program (hereafter referred to as, You, Your, Dealer, or Dealership).

IMPORTANT TELEPHONE NUMBERS

- Claims Reporting, Customer Service, Contract Processing, Cancellation Quotes, and Payment Inquiries: **1-866-576-5274 (In Florida, call 1-800-247-9469)**
- Claims Fax (for Payment by Check): **1-303-987-5587**
- Claims Fax (for payment by MasterCard®): **1-800-324-2807**
- Technical Support (for Web-Site and On-Line Contract Rating Problems Only): **1-888-888-9756**
- Supply Order Fax: **1-800-324-2801**
- Supply Order Questions: **1-800-310-5683**
- Administrator's OEM Account Manager: **1-866-976-5274**

DEALER REGISTRATION

As a Polaris Dealer, You are already enrolled in the new POLARISTAR® Protection Plus program. All You need to know is Your 8-digit Polaris Dealer number to start (**Example:** If Your 5-digit Dealer number is 12345, Your 8-digit Dealer number is 01234500).

SALES PERSON INCENTIVE PROGRAM

A great feature of the Vehicle Service Contract program is **Maximum Rewards**. This is an incentive program designed to sell more POLARISTAR® Protection Plus Vehicle Service Contracts by rewarding the Dealership employees that sell them. The Maximum Rewards program gives the employee a bonus for each eligible Vehicle Service Contract that they sell. Ten points are earned for every qualifying Vehicle Service Contract sold, which are then applied directly to their own personalized Persona® Card. Each point earned is equal to \$1 U.S. dollar in purchasing power.

For example: If the employee sells 10 Vehicle Service Contracts in one month, 10 X \$10 = \$100 spending value applied to the Persona® Card.

The employee may spend the points as they are earned or save them for something really special. The Persona® Card is a stored-value card backed by American Express, which can be used like a debit card to redeem points at over 40,000 locations (including Polaris Dealerships!).

Each Polaris Dealership participating in the POLARISTAR® Protection Plus Maximum Rewards program will receive a kit that explains the registration process, how the rewards are earned, and how to redeem the rewards. You may call 1-800-953-0236 for additional information about the program.

To register for the program, go to <http://geaw.altourawards.com>. Once registered, You will receive a Participant ID. Simply list this number in the "Tracking Code" box on the bottom right corner of the Vehicle Service Contract to receive Your points for that Vehicle Service Contract.

COVERAGE

POLARISTAR® Protection Plus Vehicle Service Contract coverage for most vehicle types is “exclusionary.” This means that the Vehicle Service Contract covers all manufacturer covered mechanical and electrical operating components. Components that are not covered are specifically excluded in the Vehicle Service Contract. The table below lists the coverage description, eligibility, and terms for the various new and pre-owned programs. **NOTE: This program is available for Polaris vehicles only.**

Program	Description	Eligibility	Terms*
ATV, <i>RANGER</i>	Exclusionary Coverage	NEW Vehicles: Still Under Manufacturer's Warranty	1,2,3, & 4 Years
Snowmobile, Motorcycle, Personal Watercraft	Exclusionary Coverage	NEW Vehicles: Still Under Manufacturer's Warranty	2,3, & 4 Years
ATV, Snowmobile, Motorcycle, <i>RANGER</i> , Personal Watercraft	Exclusionary Coverage	PRE-OWNED Vehicles: Current Model Year Minus 3	1 & 2 Years

* **NOTE: Coverage on new vehicles is inclusive of the Manufacturer's warranty.**

ELIGIBILITY

NEW ATV / SNOWMOBILE / MOTORCYCLE / *RANGER* / PERSONAL WATERCRAFT VEHICLE SERVICE CONTRACTS

- Any new ATV or *RANGER* in service less than 6 months and any new snowmobile or motorcycle, in service for less than 12 months, which has at least some portion of the Polaris Manufacturer's Limited Warranty in force, is eligible for the new vehicle terms on the Vehicle Service Contract.
- **The “Effective Date” of the Vehicle Service Contract is the original in-service date of the vehicle.**
- **Ineligible Vehicles:** If the vehicle is to be used for racing, used for commercial purposes, or has been modified with accessories/parts not meeting Polaris specifications, it is not eligible for Vehicle Service Contract coverage. Any unit that does not have a Polaris manufacturer's warranty is not eligible for a Vehicle Service Contract.

PRE-OWNED ATV / SNOWMOBILE / MOTORCYCLE / *RANGER* / PERSONAL WATERCRAFT VEHICLE SERVICE CONTRACTS

- Any pre-owned vehicle that is not older than the current year minus 3 years (and has less than 30,000 miles for motorcycles at the time of sale) is eligible. (Example: if the current year is 2003, model year vehicles prior to 2000 are not eligible.)
- The “Effective Date” of the Vehicle Service Contract is the sale date of the vehicle.
- **Ineligible Vehicles:** If the vehicle is to be used for racing, is used for commercial purposes, or has been modified with accessories/parts not meeting Polaris specifications, it is not eligible for a Vehicle Service Contract.

- A vehicle must be in good working order. All covered assemblies must operate normally at the time of the sale. Please refer to the General Contract Exclusions section of the Vehicle Service Contract in regard to pre-existing conditions.

NEW VEHICLE EFFECTIVE AND EXPIRATION DATES

The **Effective Date** of a **New Vehicle Term** is the **in-service date** of the vehicle.

The **Expiration Date** of a **New Vehicle Term** is the **Effective Date** on the Vehicle Service Contract plus the term of the Vehicle Service Contract.

PRE-OWNED VEHICLE EFFECTIVE AND EXPIRATION DATES

The **Effective Date** of a **Pre-owned Vehicle Term** is the date the Vehicle Service Contract is sold.

The **Expiration Date** of a **Pre-owned Vehicle Term** is the Effective Date on the Vehicle Service Contract plus the term of the Vehicle Service Contract.

Note: All Vehicle Service Contracts expire on the Expiration Date or on the date We have fully fulfilled Our financial obligations under the terms of the Limit of Liability clause of the General Provisions section of the Vehicle Service Contracts, whichever comes first.

ADDITIONAL BENEFITS – NEW AND PRE-OWNED VEHICLE TERMS

The following are offered at no additional cost on all **ATV, Motorcycle, RANGER, and Snowmobile** Vehicle Service Contracts:

Rental: Available in the event of a covered mechanical breakdown. We will reimburse the Customer for actual expenses incurred for substitute transportation at a maximum daily rental rate of \$20 per day, not to exceed a total of six (6) days. One day's rental shall be allowed for each eight (8) hours, or portion thereof, of labor hours required as listed in the applicable rates established by the manufacturer for use in Polaris licensed repair facilities.

Pickup: Available in the event of a covered mechanical breakdown. We will reimburse the Customer for actual reasonable pickup charges, not to exceed \$50, which the Customer may incur to have the vehicle picked up and taken to the nearest Polaris Dealer or a licensed repairing facility.

The following item is offered at no additional cost on all **Personal Watercraft** Vehicle Service Contracts.

Towing/Liftout: Available in the event of a covered mechanical breakdown. We will reimburse the Customer for reasonable towing/liftout charges, not to exceed \$50, which the Customer may incur for vehicle liftout and taken to the nearest Polaris Dealer or a licensed repairing facility.

DEDUCTIBLES

Standard Deductible: Fifty (\$50) for both new and pre-owned vehicles.

Optional Deductible: Zero (\$0) for new vehicles only (NOTE: Additional surcharge applies – see the rate card for the amount).

All Vehicle Service Contracts have a standard \$50 deductible. A zero (\$0) deductible is available for vehicles that are eligible for **new vehicle terms only**. Refer to the “New Vehicle” column on the correct rate card to receive the correct rate for this deductible option.

Deductibles apply on a “per-visit” basis. Deductibles will not be applied against any of the **ADDITIONAL BENEFITS – NEW AND PRE-OWNED VEHICLE TERMS** listed above.

COMPLETING AND SUBMITTING THE VEHICLE SERVICE CONTRACT APPLICATION

Dealers may submit Vehicle Service Contracts two ways, by traditional paper forms or via the AWS/Polaris Dealer Website (on-line). Due to higher administrative expense, there is a twenty (\$20) dollar surcharge per Vehicle Service Contract submitted via paper forms. The surcharge is already reflected in the cost shown on the Dealer Rate Cards. All Dealers are encouraged to use the AWS/Polaris Dealer Website for Vehicle Service Contract submission.

PAPER FORMS

The letters below correspond to those printed on the Vehicle Service Contract form. For information on the AWS/Polaris Dealer website, see **COMPLETING THE VEHICLE SERVICE CONTRACT APPLICATION – AWS/POLARIS DEALER WEBSITE**.

- A) The Vehicle Service Contract Application number. The Application number is pre-printed and becomes the Vehicle Service Contract number upon acceptance by the Administrator.
- B) Fill in the Customer’s complete name, address, and telephone number.
- C) Vehicle Description - Include the complete, correct VIN for computer verification.
- D) For new vehicles, the Effective Date is the vehicle’s in-service date. For pre-owned vehicles, the sale date is the Effective Date. The term is expressed in months for all vehicles. The Expiration Date is the Effective Date plus the term in months of the Vehicle Service Contract.
- E) The Vehicle Service Contract Administrator and the Claim Telephone Number sections are preprinted. The Dealer Number is Your full 8 digit Polaris Dealer Number (**Example:** If Your 5-digit Dealer number is 12345, Your 8-digit Dealer number is 01234500). Enter the retail Contract Price and the Vehicle Purchase Price.
- F) Rental, Pickup, and Towing are preprinted. The Vehicle Purchase Price, Vehicle Service Contract Price, and Lienholder all must be completed.
- G) Indicate the type of vehicle for which the Application is being requested (Not applicable for the Personal Watercraft Application).
- H) Fill in Your Dealer Name and address on the paper forms.
- I) Check the \$0 box if the Customer chooses to pay the zero (\$0) deductible surcharge. (**NOTE: AVAILABLE ONLY ON NEW VEHICLES.**)
- J) The Customer’s agreement of understanding and acceptance of the terms of the Vehicle Service Contract. Below this paragraph the Customer must sign and date the Application. **THE CUSTOMER MUST SIGN ALL APPLICATIONS. YOU ARE RESPONSIBLE TO KEEP A SIGNED COPY OF THE APPLICATION IN YOUR FILES FOR FIVE (5) YEARS AFTER THE SALE OF THE VEHICLE SERVICE CONTRACT.** This is a contract and must be handled accordingly. A representative of Your Dealership must also sign the Application. NOTE: Any Application received by the Administrator with

handwritten corrections, without associated Customer initials or signature to indicate acknowledgment of the correction, will be returned as an invalid Vehicle Service Contract.

NOTE: The box in the bottom right hand corner of the Vehicle Service Contract labeled “**Tracking Code**” is used for the POLARISTAR® Protection Plus Maximum Rewards Program. Insert Your Personal ID number in the boxes provided to receive credit.

VEHICLE SERVICE CONTRACT SUBMISSION

1. **Administrator Copy:** Top copy (white) – Send this copy to the Administrator along with the proper remittance (See **THE VEHICLE SERVICE CONTRACT REGISTER** section below). The correct address is noted below. Note that Florida Dealers have a separate address. **SPECIAL NOTE: DO NOT send the remittance to the address on the Application.**
2. **The Lienholder’s Copy:** Second copy (Pink) – Send this copy to the financing source (if required). The Lienholder Endorsement is printed on the back of this copy.
3. **The Dealer’s Copy:** Third and fourth copies (a two part form) (white/pink) – Retain this form at the Dealership for a period of 5 years. In the event of cancellation of the Vehicle Service Contract, complete the **Termination Request Form** at the bottom, obtain the Customer’s signature, and send the white copy to the Administrator.
4. **The Customer’s Copy:** Fifth copy (white) – This copy is attached to the main body of the Vehicle Service Contract language, including coverages, general provisions, exclusions, etc. Make certain the Application is not separated from the remainder of the Vehicle Service Contract.
5. **Distribution of spoiled/voided Applications:** Write the word “VOID” across the face of each Application. Do NOT write “VOID” across the face of each Application number. Return Your voided Vehicle Service Contracts to the Administrator along with each remittance. **NOTE:** Service Contracts are tracked; You are responsible for missing numbers.

THE VEHICLE SERVICE CONTRACT REGISTER

On a weekly basis (no less than once a month), assemble all completed Vehicle Service Contracts and record them on the Register and Remittance Report form. Attach the Administrator copies of all recorded Vehicle Service Contracts to the white copy of the Register and Remittance Report. Attach a check and mail to the correct address. **Note that Florida Dealers have a separate address.**

The Following is a guide to filling out the Service Contract Register.

Section A

Dealer Number: The eight (8) digit numeric number assigned to Your Dealership by Polaris Sales Inc. (Example: If your five [5] digit Dealer number is 12345, your eight [8] digit dealer number is 01234500.)

Remittance Date: The date the Service Contract Register is filled out and submitted.

Prepared By: The name of the person responsible for filling out the Service Contract Register.

Phone Number: The Dealer’s telephone number, including the area code and the extension of the person filling out the form.

Dealer / Address / City, State, Zip Code: This information should match the information on file for Your Dealership with Polaris Sales Inc.

Section B

Contract Purchase Date: The date the Vehicle Service Contract was sold to the Customer.

Number (Include Prefix): Same as the Application Number on the Application page of the Vehicle Service Contract.

Total Cost: The total dollar amount, including surcharges and optional coverages, being submitted to the Administrator for each Vehicle Service Contract.

Home Office Use: Please leave blank for the Administrator's use.

Section C

Subtotals: The accumulated dollar amount being submitted to the Administrator for the Vehicle Service Contracts listed on this page of Your Service Contract Register. If a single page, this amount should equal **Total Due** below.

Page ___ of ___ Pages: If more than one Service Contract Register is being submitted for the check enclosed, indicate the number of pages here.

Total Due: The sum of the **Subtotals** of all Service Contract Registers being submitted with the enclosed check, which must equal this amount.

Dealer's Check Number: The check number being issued for the total remittance. If more than one check is being remitted, include each of the individual check numbers.

SERVICE CONTRACT REGISTER SUBMISSION

- The Service Contract Register is a three (3)-part form. Send copies 1 (white) and 2 (yellow) to the Administrator at one of the addresses shown at the bottom of the form, depending on whether US Mail or another delivery method is used. Retain copy 3 (pink) for Your files.
- Vehicle Service Contracts must be submitted with a Service Contract Register and a check made payable to GE Capital Management Corporation (In Florida, make payable to GE Capital Administrative Services, Inc.). Failure to do this will cause a delay in processing.
- All Vehicle Service Contracts, Service Contract Registers, and checks must be remitted to the Administrator within thirty (30) days of the sale of the Vehicle Service Contract.
- Cancellations **cannot** be deducted from the Service Contract Register. The Administrator issues checks for cancellation refunds to You.
- New business should be sent to the Administrator's addresses, indicated below, separate from other miscellaneous items, such as address changes and reinstatements. Such miscellaneous items should be sent to: POLARISTAR® Protection Plus, PO Box 140159, Denver, CO 80214-0159.
- When paying or deducting account receivable balances from the Service Contract Register, indicate the Remittance Number (showing the debit or credit) from Your statement on the Service Contract Register and enclose supporting documentation.

NOTE: The Administrator cannot process Vehicle Service Contracts that are not accompanied by a properly completed Register, Remittance Form, and payment check.

SUBMITTING VEHICLE SERVICE CONTRACTS (Except Florida)

(NOTE: For Vehicle Service Contracts Sold in Florida, see below.)

Make Check Payable to: GE Capital Management Corporation

Service Agreements and Registers are to be submitted to:

**For Overnight Shipping Services (FedEx,
DHL, Airborne, etc.)**

The Northern Trust Company
350 North Orleans Street
Receipt & Dispatch 8th Floor
ATTN: GE Capital Management Corporation
Lockbox 92362
Chicago, IL 60654

**For United States Postal Service Shipment
(Including United States Postal Service
Express Mail)**

POLARISTAR[®] Protection Plus c/o
GE Capital Management Corporation
75 Remittance Dr.
Suite 92362
Chicago, IL 60675-2362

SUBMITTING VEHICLE SERVICE CONTRACTS (Florida Dealers Only)

Make Check Payable to GE Capital Administrative Services, Inc.

Florida Only Service Agreements and Registers are to be submitted to:

**For Overnight Shipping Services (FedEx,
DHL, Airborne, etc.)**

GE Capital Administrative Services, Inc. -
198434
6000 Feldwood Road
College Park, GA 30349

**For United States Postal Service Shipment
(Including United States Postal Service
Express Mail)**

GE Capital Administrative Services, Inc.
P.O. Box 198434
Atlanta, GA 30384-8434

CUSTOMER VERIFICATION

Upon receipt:

- The Vehicle Service Contracts are entered into the Administrator's system. At this point, VINs are verified against several controls, such as reported manufacturer, engine type, 6X6, turbo, etc.
- The **Service Contract Register** (see above) is balanced against the Vehicle Service Contracts accompanying it, and checked for correct charges and remittances.
- Sometimes errors are detected. Usually these do not disqualify the Vehicle Service Contract, but do generate a telephone call to Your Dealership requesting clarification on any incomplete or missing information.
- **When Vehicle Service Contracts are rejected**, the Dealer's account is credited for the amount remitted and a letter explaining the rejection is sent to Your Dealership. This gives You and Your representative time to contact Us with the correct information before the Customer is contacted. If You are unable to correct the problem, ten (10) days later the same letter is sent to the Customer. You are responsible to refund the Customer the amount You charged for the Vehicle Service Contract.

AWS/POLARIS DEALER WEBSITE

LOG ON

- Your User ID is Your **8-digit Dealer Number** (**Example:** If Your 5-digit Dealer number is 12345, Your 8-digit Dealer number is 01234500). The Password is **polaris3** (Note: no capital letters used). In the future, You will be prompted by the system to change Your Password. The system will provide instructions on how to make the change.
- Enter Your User ID and Password. When Your account is successfully authenticated, the secure public page is displayed with links to 'Program Overview' and Frequently Asked Questions (FAQ) documents.
- If You cannot log on to the system successfully, please call the AWS Technical Support Number (1-888-888-9756) listed on the left panel below the 'logout' link.
- To exit the site, click the 'logout' link.

VEHICLE SERVICE CONTRACT ENTRY

Please follow these steps to enter Vehicle Service Contracts on-line:

- Click the 'Contract Entry' tab.
- Select the vehicle from the 'Product' drop-down menu and click the 'next' button.
- Enter the details of the Vehicle Service Contract in the 'VEHICLE SERVICE CONTRACT APPLICATION' screen. The fields marked with an asterisk (*) are required. The field labeled "Contract Price" should be filled with the retail price paid by the Customer. Enter the dates in 'mm/dd/yyyy' format (Example: 06/01/2003).
- Click the 'next' button after entering all required details of the Vehicle Service Contract.

NOTE: To abort processing the Vehicle Service Contract, click the 'Cancel' button.

- If the system cannot identify the vehicle using the VIN entered, the 'VEHICLE - YEAR/MAKE/MODEL' screen is displayed.
 - Enter the model year, select the vehicle model and click the 'next' button to continue processing the Vehicle Service Contract.
 - Click 'cancel' to abort processing the Vehicle Service Contract.
 - If the vehicle cannot be found in the 'Model' drop-down menu, call the AWS Technical Support Number (1-888-888-9756).
- If the system identifies that an invalid VIN has been entered, the 'VEHICLE IDENTIFICATION NUMBER' screen is displayed.
 - Correct the VIN and click 'next' to continue processing the Vehicle Service Contract.
 - Click the 'cancel' button to abort processing the Vehicle Service Contract.
- When the 'next' button is clicked, the system determines the Dealer cost of the Vehicle Service Contract.
 - If a rate cannot be determined, the system displays an error message. Verify that you have entered the information correctly.
 - If any of the information You entered is incorrect, click the 'back' button to go back to the 'VEHICLE SERVICE CONTRACT APPLICATION' screen. Correct the information and click the 'next' button.

- If You provided the information correctly and if the system cannot determine the Vehicle Service Contract cost, record the error message from the screen and call the Technical Support Number (1-888-888-9756).
- When the Vehicle Service Contract cost is correct, answer the question 'Has the Customer agreed to purchase the warranty?' and click the 'submit' button to process the Vehicle Service Contract.
- When the Vehicle Service Contract is processed successfully, the Vehicle Service Contract is displayed in an Adobe PDF format. Use the download and save buttons, located on the top of the screen of the Adobe window toolbar, to save and print the Vehicle Service Contract.

NOTE: If a Vehicle Service Contract cannot be processed successfully, call the Technical Support Number (1-888-888-9756).

- If a Vehicle Service Contract is displayed but cannot be printed, save the Vehicle Service Contract to Your computer to print later.

NOTE: Always save the Vehicle Service Contract to Your computer's hard drive before printing. This will allow You to re-print the Vehicle Service Contract, should You experience a printing problem initially. Also, You may print a hard copy for Your permanent records.

- **Have the Customer sign the Vehicle Service Contract. You are required to keep a signed copy of the Vehicle Service Contract Application page for five (5) years after the sale.**
- Click 'go' to enter the next Vehicle Service Contract.

IMPORTANT: On-line Applications and Vehicle Service Contracts should not be sent to the Administrator.

ADDITIONAL WEBSITE FEATURES

Vehicle Service Contract Activity Log

The Vehicle Service Contract Activity Log allows Dealers to pull date-ranged reports of Vehicle Service Contracts issued via the Website. These reports are a useful tool in tracking production or locating specific Vehicle Service Contracts within a certain date range.

- Click the 'Contract Entry' tab.
- In the 'For Website Activity Log' section, enter 'From date' and 'To date' (remember to use the 'mm/dd/yyyy format'). Click 'Go' to view the Vehicle Service Contracts that were submitted by You through the AWS/Polaris Dealer Website.

E-Rate Card

The E-Rate Card feature allows the Dealer to find the Dealer cost for eligible vehicles (and retail Vehicle Service Contract sale prices in Florida).

Follow these instructions to view the rates for a vehicle:

- Click the 'e-Rate' tab.
- Enter the VIN, odometer reading, if applicable, then select the applicable options (Deductible, 6X6, etc.) and click the 'Get Rate' button.
- To view the rates without entering the VIN, click on the 'Rate by Year/Make/Model' link below 'e-Rate' tab.
- When the rates are displayed, use the 'filter' and 'Pivot by' easy-to-view options.

Vehicle Service Contract/Claim Inquiry

The Vehicle Service Contract/Claim Inquiry feature allows Dealer to view claims paid on contracts issued via the website by that Dealer. This is a great tool to track the Customer's claim experience.

- Click the 'Contract/Claim Inquiry' tab to view existing Vehicle Service Contracts and claims for Your Dealer account. Note that any Vehicle Service Contracts entered through the AWS/Polaris Dealer Website and associated claims are available for inquiry on the next business day.
- You can search for the Vehicle Service Contracts booked to Your Dealer account by entering the Vehicle Service Contract number, last 6-digits of the VIN, or the Customer's last name associated with a Vehicle Service Contract.
- You can view the claims associated with a Vehicle Service Contract by entering the claim number or viewing the Vehicle Service Contract, and then clicking the 'Claim List' button within the contract detail screen.

PAYMENT FOR VEHICLE SERVICE CONTRACTS SUBMITTED ON LINE

The Administrator will bill You monthly for all Vehicle Service Contracts submitted online. Payment is due to the Administrator within fifteen (15) days of receipt of the invoice. Make checks payable to GE Capital Management Corporation (In Florida, GE Capital Administrative Services, Inc.) and send to the correct address listed below.

All States Except Florida

For Overnight Shipping Services (FedEx, DHL, Airborne, etc.)

The Northern Trust Company
350 North Orleans Street
Receipt & Dispatch 8th Floor
ATTN: GE Capital Management Corp.
Lockbox 92362
Chicago, IL 60654

For United States Postal Service Shipment (Including United States Postal Service Express Mail)

POLARISTAR® Protection Plus c/o
GE Capital Management Corporation
75 Remittance Dr.
Suite 92362
Chicago, IL 60675-2362

Florida Only

For Overnight Shipping Services (FedEx, DHL, Airborne, etc.)

GE Capital Administrative Services, Inc. -
198434
6000 Feldwood Road
College Park, GA 30349

For United States Postal Service Shipment (Including United States Postal Service Express Mail)

GE Capital Administrative Services, Inc.
P.O. Box 198434
Atlanta, GA 30384-8434

TRANSFERRING A VEHICLE SERVICE CONTRACT

A Vehicle Service Contract may be transferred **once** during its term (except manufacturer's "give-away" Vehicle Service Contracts) between the contract holder and the Polaris Dealer and/or a subsequent retail purchaser of the **Eligible Vehicle**, provided:

- The transfer request is received within thirty (30) days of the date of the sale of the Eligible Vehicle.
- Required maintenance and servicing has been performed and verifying records are provided to the Administrator.
- The Customer or Polaris Dealer submits:
 - A)** A completed Transfer Request Form
 - B)** The transfer fee of \$25 (transfer fees do not apply in the state of New Hampshire)
 - C)** Maintenance records
 - D)** A copy of the bill of sale

The Transfer Request Form is contained within the Vehicle Service Contract, at the back. Eligibility criteria are printed on the form. This form will also be available to download and print from the AWS/Polaris Dealer Website.

Mail the completed Transfer Request Form to the Administrator at: POLARISTAR® Protection Plus, Attn: Transfer Department, PO Box 140159, Denver, CO 80214-0159.

CANCELLING A VEHICLE SERVICE CONTRACT

- The Customer may cancel the Vehicle Service Contract by returning or mailing it to You along with a written request for cancellation.
- The Administrator or the Customer may cancel the Vehicle Service Contract due to the Customer's failure to pay the Vehicle Service Contract price or for any material misrepresentation.
- Both paper and AWS/Polaris Dealer Website Vehicle Service Contracts have a cancellation page that You must send to the Administrator to cancel the Vehicle Service Contract.
- The Administrator will then cancel the Vehicle Service Contract and send You a check for the applicable portion of the cancellation amount.

You may obtain cancellation quotes via Our automated telephone system by following these instructions:

- Obtain the Vehicle Service Contract number, VIN, current odometer reading (if applicable), and Dealer number.
- Call 1-866-576-5274.
- Press 4 – if you are a Dealer
- Press 3 – for contract related issues
- Press 3 – for cancellation quotes
- You will then be asked to enter the required information. You may be put on hold for a few moments while the system locates the Vehicle Service Contract information requested. Use the keypad to enter the requested information.

NOTE: The Dealer is responsible for refunding the customer the total amount due.

In the event the Vehicle Service Contract was financed, the cancellation refund must be made directly to the Lienholder.

DEALER NO CHARGE BACK (NCB) BENEFIT

An important and valuable feature of this Vehicle Service Contract program is the No Charge Back (NCB) benefit. This allows Dealers to keep profits on Vehicle Service Contracts that are cancelled ninety (90) days or more after the Customer purchased the Vehicle Service Contract.

Under traditional Vehicle Service Contract programs, when a Vehicle Service Contract is cancelled, the Dealer is responsible to refund to the customer the Dealer's prorated portion of the Vehicle Service Contract purchase price—thus losing Your profits. With the NCB program, the Administrator will refund the prorated portion of the entire Customer's purchase price of the Vehicle Service Contract (up to three [3] times the Dealer's cost) if the cancellation occurs after ninety (90) days of the purchase date. The Dealer profit on the Vehicle Service Contract is retained by the Dealer. The Administrator will issue the prorated cancellation refund to the Dealer. It is the Dealer's responsibility to issue the cancellation refund to the Customer.

NOTE: If the Dealer charged the Customer more than three (3) times the Dealer cost for the Vehicle Service Contract, it is the Dealer's responsibility to refund any additional amount over and above the portion refunded by the Administrator to the Customer.

CLAIMS

Filing A Claim

Information Needed (Listed in Order) to Report a Claim

- | | |
|-----------------------------------|---|
| 1 Last six digits of the VIN | 13 Cure for Failure |
| 2 Customer's Name | 14 Part Type |
| 3 Year, Make, Model | 15 Parts and Labor Warranty |
| 4 Loss Date | 16 Is This a Personal Use Vehicle? |
| 5 Loss Mileage (if applicable) | 17 Has the Vehicle Been Modified? |
| 6 Caller's Name | 18 Any Existing Manufacturer Recalls? |
| 7 Repair Order (RO) Number | 19 Complete Cost of Parts, Labor, and Subet to Perform Repair |
| 8 Repair Facility's Address | 20 Any Rental, Pickup, or Tow? |
| 9 Repair Facility's Fax Number | 21 Name, Year, and Page Number of Parts and Labor Guide Used |
| 10 Repair Facility's Phone Number | 22 Customer's Signature on RO |
| 11 Customer's Complaint | |
| 12 Cause of Failure | |

Prior to calling in a claim, have the Customer authorize any teardown necessary to determine the failure and its cause. However, before the teardown is performed, report the claim to the Administrator at **1-866-576-5274**. *If it is determined the failure or breakdown is not covered by the Vehicle Service Contract, the teardown is the Customer's responsibility and expense.*

Claims Exceptions

Vehicle Service Contracts Not On File (hereafter referred to as “CNOF”):

The Administrator cannot approve a claim on a Vehicle Service Contract not yet in the system; however, such claims can be initiated by calling the Claims Number listed on the Application. If the adjuster informs You a Vehicle Service Contract is not on file:

1. Obtain a copy of the Application form from Your business office or the Customer.
2. Provide all of the Vehicle Service Contract information to the adjuster.
3. Fax a copy of the Vehicle Service Contract to the adjuster.
4. The adjuster can then proceed with the claim in the normal fashion.
5. Provisional approval will be given on covered repairs, pending receipt of payment for the Vehicle Service Contract.

Although You will be granted provisional approval, the Administrator cannot pay a claim without the proper remittance. When a CNOF occurs, You must ensure the Vehicle Service Contract is paid for immediately, even if it is outside Your normal business cycle.

Claim Processing

- The Customer must sign the repair order. (Submission of a repair order without the Customer’s signature will cause a significant delay.)
- Verify that the Vehicle Service Contract number and the claim authorization number are on all claim-related documents.
- Collect the deductible, if any, plus Your charges for any items not covered by the Vehicle Service Contract.
- Send all documents (repair order, rental bills, sublets, etc.) to the Administrator at the following address:

GE Auto Warranty Services
PO Box 14059
Denver, CO 80214-0159

CLAIM PAYMENT

There are two ways to receive payment for authorized claims. **(A)** Through an automated MasterCard® payment process that allows Your Dealership to retrieve payment using a touchtone telephone twenty-four (24) hours a day and **(B)** Via a check that will be mailed to Your Dealership within three (3) days.

(A) MasterCard® Payment

The MasterCard® payment process is available to all Dealerships and repair facilities. The process allows for payment to be ready two (2) hours after repairs are completed and We have received complete, legible repair order information. After the vehicle repairs are completed, fax a complete, legible repair order, along with the following information to **1-800-324-2807**

- Contract holder's signature
- Contract holder's name
- Parts and labor breakdown, including dollar amounts
- Claim authorization number on each page
- Vehicle year, make, and model
- Complete VIN
- Vehicle mileage at time of repair (if applicable)
- Towing, rental, liftout, and sublet bills (if applicable)

This process also allows You to call into Our automated phone systems to generate information about payment 24 hours a day, 7 days a week. At least two (2) hours after We have received all of the above information needed to pay Your claim, You may receive MasterCard® payment information through Our automated system by dialing 1-800-324-2807

How to retrieve payment information from Our phone system

1. Dial **1-866-576-5274**
2. Press 2 to get to the repair facility menu,
3. Press 2 to get to the claims payment system,
4. Press 3 to get to MasterCard® payment authorization,
5. Enter the authorization number and last five digits of the VIN when requested,
6. The payment system will identify the authorized payment amount, credit card number, and credit card expiration date,
7. Run the payment through Your credit card terminal.

NOTE: Charging ANY amount other than the amount authorized for payment will cause MasterCard® to decline the payment. Also, please run the MasterCard® payment within two (2) days of submitting the repair order to the Administrator to prevent payment delays.

(B) Check Payment

The Administrator will pay properly submitted claims within three (3) working days of receipt.

- Submit to the Administrator a completed repair order not more than ninety (90) days after the date the repair is completed.
- Send in all claims the same day the work is completed. Do not delay submitting claims.
- Send all documents (repair order, rental bills, sublets, etc.) to the Administrator at the following address:

GE Auto Warranty Services
PO Box 14059
Denver, CO 80214-0159

- Do not send claims to the Remittance Address or remittances to the claims address.

NOTE: Once We receive the claims documentation, We will pay no more than the authorized amount. All claims need to have prior authorization for reimbursement to be sought. If additional information is needed to pay a portion of the claim (such as sublet bills, rental bills, etc.), this may delay the payment of all or part of the claim. If necessary, We will contact You to request additional required information. Please be advised that We reserve the right to close, without payment, all unresolved claims ninety (90) days after the date the claim was reported.

HANDLING CLAIMS

Non-Business Hours

If a Customer experiences a covered mechanical breakdown when the Administrator's office is closed, the Customer may proceed to have the vehicle repaired without prior approval. If the repair is minor and the work is finished, the Customer may file his/her own claim for reimbursement. **The claim MUST still be called in during the next normal business day, either by the repair facility or the Customer. Failure to call in and report the claim on the next business day may result in non-payment. Unapproved mail-in claims may be denied.**

We would expect that on major claims, such as engine and transmission failures, the vehicle will probably still be at the repair facility, and normal claims handling would then be resumed.

Please caution Customers that work done under this provision is still subject to the factory warranty restrictions of the Vehicle Service Contract. Therefore, if the vehicle is under the manufacturer's warranty, that warranty takes precedence over the Vehicle Service Contract.

Claims Office Hours

Monday through Friday: 6:00 A.M. to 6:00 P.M., *Mountain Standard Time*. (Closed Saturdays and Sundays, and We observe major U.S. Holidays.)

MISCELLANEOUS CLAIM INFORMATION

Other Bills and Sublet Repairs

Rental, towing, and liftout bills, which are not subject to a deductible, must be submitted at face amount.

On sublet repairs, a Dealer cannot mark-up labor or parts from the sublet party. The Administrator will reimburse You for the removal and replacement of the component according to the labor rates allowed for use in Polaris-licensed repair facilities.

HOW TO ORDER SUPPLIES

Each Dealer will receive an initial package of Supply Order forms. Supply Order forms will also be available to download and print from the AWS/Polaris Dealer Website. The form lists all of the various supplies and forms that You will need to market and process POLARISTAR® Protection Plus Vehicle Service Contracts.

If You need additional supplies, complete and fax the order form to 1-800-324-2801. Please allow five (5) days from the time the Administrator receives the order for it to arrive in your Dealership. You may call 800-310-5683 if You have questions regarding the ordering of supplies.

TAXES

In jurisdictions where the sale of the Vehicle Service Contracts is taxable to the Customers, You are responsible for collecting the applicable sales tax from the Customer at the time of the sale. You must remit any taxes due in a timely manner to all applicable taxing authorities.

If You are not sure whether or not the Vehicle Service Contract is taxable, check with Your local and/or state taxing authority.

Dealers must cooperate with the Administrator to minimize any and all tax liabilities arising from the fulfillment of the Vehicle Service Contracts, including, but not limited to, separately stating the charges for tangible personal property utilized to fulfill the Vehicle Service Contracts from the services utilized to fulfill the Vehicle Service Contracts. The Administrator has no financial liability or duty to reimburse Polaris Dealers for any taxes that arise from Your failure to separately state taxable items from nontaxable services utilized to fulfill any Vehicle Service Contract. The Administrator shall have the right to review any and all invoices upon which its reimbursement duty is alleged to arise.