FREQUENTLY ASKED QUESTIONS FEDERATED NATIONWIDE ROAD HAZARD PROGRAM

Q: What are the features that benefit the consumer with the Nationwide Road Hazard Plan?

A: Free tire replacement through 33% tread wear, prorated thereafter Free tire repair for the life of the plan (three years), up to \$20 per repair Nationwide flat tire changing assistance – reimbursed up to \$75 per service call Protection is available wherever they travel throughout the country.

Q: What are the features that benefit me with the Nationwide Road Hazard Plan?

A: No up-front investment - you pay after you sell, we send you a monthly invoice Free replacement through the first 33% of useable tread wear, prorated thereafter Easy, flat-percentage pricing – 6% of the selling price of the tire Convenient online plan registration and claim filing Claims paid the same day – not ten days or weeks

Q: Am I required to purchase anything in advance with this plan?

A: No! The beauty of this plan is that it is <u>web-based</u>. You register your customers' tires online and the administrator bills you for the plans you sell. You receive an invoice once a month for the road hazard plans you previously sold. There is no inventory to carry, no outdated stickers to lose and tie up your money. Your cost is simply 6% of your selling price of the tire – most shops sell the plan for around 10% to 12% of the tire selling price.

Q: What happens if a customer, that purchased road hazard coverage from me, returns to myshop for tire repair or replacement due to a valid road hazard?

A: The administrator pays all valid claims at your shop or away! Claims are paid to you back at your facility even if you are the original selling shop.

Q: What benefits do I receive as a Nationwide Road Hazard Plan participant?

A: Because you participate in the Nationwide Road Hazard Plan, potential customers will be more likely to choose your shop for new tires and professional tire service – driving <u>new customer acquisition and tire sales</u>.

You also make additional profit on every road hazard plan that you sell – an easy way to make greater bottom line profits from tire sales!

Your customers will know that, should they experience difficulties with a tire that you sold, they can count on the road hazard protection to quickly get their vehicle back on the road again. They'll have a greater appreciation for you as their premier service provider - building <u>customer loyalty</u>!

As a member of the nationwide road hazard network, <u>you will receive referrals</u> of customers from other tire facilities when those customers are in need of tire help and are in your area.

Q: When my customer has a road hazard tire claim that is handled by another location, will the Road Hazard Center bill me for the cost of the tire repair or replacement?

A: No! The tire replacement or repair cost is the responsibility of the Road Hazard Center. They pay for claims at your shop and away!

Q: What are the hours of the Road Hazard Center?

A: The Road Hazard Center is open from 8:00 a.m. to 8:00 p.m. Monday through Friday (Eastern Time) and Saturdays 9:00 a.m. to 6:00 p.m. (Eastern Time), excluding holidays.

Q: If I elect to terminate participation in the program, will my customers who have receivedroad hazard statements still be covered?

A: Yes. If you elect to terminate participation in the program, the administrator will cover all customers who purchased road hazard coverage during the period that you participated in the program, for the full term of their plan.

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Q: Do I ever have to hold tires for the administrator to send an investigator out to examine thetires or ship tires back to the administrator?

A: Occasionally. The ABS Technicians who adjudicate and authorize valid tire claims will let you know if the tire needs to be held for examination, at the time of the claim.

Q: If a customer comes back to my shop for tire repair or replacement due to road hazarddamage, will the administrator pay me directly?

A: Yes. The administrator pays claims the same day by credit card!

Q: What do I need from the customer to ensure that I get paid for road hazard repairs?

A: You should obtain a copy of the original repair invoice and a copy of their road hazard certificate from the customer. The administrator will let you know if that customer is eligible for road hazard coverage. The administrator will ask you to fax them a copy of the original invoice for the purchase of the plan and your subsequent repair/replacement invoice. That is it! Once the invoice copies are received the administrator will pay you immediately by creditcard (or mail a check if you prefer). It is a quick and simple process. You also have the option to file claims online!

Q: What if the customer loses their original repair invoice?

A: The customer should contact the original tire facility to see if a copy of the invoice can be reproduced. The Road Hazard Center will assist with this process and attempt to have the original facility fax a copy of the original invoice. In a worst-case scenario, the customer would pay for any necessary tire repair/replacement and seek a reimbursement after the fact by submitting copies of the required documents to the Road Hazard Center.

Q: How long does it normally take for me to receive payment on a claim?

A: Once the Road Hazard Center receives copies of the original purchase invoice and subsequent repair/replacement invoice you will be paid immediately! The technicians will call you back and make payment immediately by credit card (you still have the option of having a check mailed if you would like). *Claims are generally paid the same day paperwork is received*!

Q: Is roadside assistance covered under this program?

A: Yes. Flat tire changing assistance is available by calling the road hazard toll free line, or customers can use their own providers. The consumer must pay for the service and submit the invoices for reimbursement. The administrator will reimburse up to \$75 per service call.

Q: Is towing covered under this program?

A: While this program provides many valuable benefits, towing is not covered.

To sign up, or to find out more, please go to www.FederatedRoadHazard.com, or call us at 866-830-4189.

ALL CLAIMS MUST BE SUBMITTED FOR REIMBURSEMENT WITHIN 60 DAYS OF THE DATE THE WARRANTY REPAIRS WERE COMPLETED. FAILURE TO SUBMIT THE REQUIRED INVOICES WITHIN 60 DAYS WILL VOID THE CLAIM.



EMAIL REGARDING YOUR CLAIM STATUS: FEDERATED@ABSWARRANTY.NET



CALL TO FILE A CLAIM: 866-830-4189



FILE A CLAIM ONLINE: FEDERATEDROADHAZARD.COM