



Retailer Exception- Ineligible Products Approved For Financing

The Retailer Agreement ("Agreement") executed with Universal Lenders LLC ("Universal") allows you ("Retailer") to finance only eligible protection products using the ZERO Plan®. Universal will make exceptions to the terms of the Agreement and finance ineligible protection products at Retailer's request, **providing the Retailer acknowledges the potential liabilities that financing these products may incur.**

Non – Cancellable Protection Products

In the event of a customer default the Agreement calls for the Retailer to issue a pro rata refund of the retail price based on a 60 month term when a non-cancellable product is financed. Retailer will not receive any refund of the cost to install or sell this product which could result in a net loss in the event of a customer default.

PROVIDER	PRODUCT DESCRIPTION	FORM #

Protection Products that Reduce Cancellation Refunds by the Amount of Claims

The cancellation language found in certain protection products will provide that the cancellation refund will be reduced by paid or pending claims. This could result in the Retailer receiving no cancellation refund. The Agreement does not allow for the pro rata refund to be reduced by paid or pending claims which could result in a net loss in the event of a customer default.

PROVIDER	PRODUCT DESCRIPTION	FORM #

Contrary to ZERO Plan® Requirements:



Product is not an insured policy or is insured by an insurance company that is rated poorly by AM Best.



OTHER: _____

PROVIDER	PRODUCT DESCRIPTION	FORM #

Retailer/Dealer: _____

Authorized Party (Printed Name)

Signature

Date