

JEWEL SAFE SERVICE AGREEMENT
Terms & Conditions

PLEASE READ THIS DOCUMENT CAREFULLY. IT CONTAINS IMPORTANT INFORMATION ABOUT YOUR RIGHTS AND OBLIGATIONS, AS WELL AS LIMITATIONS AND EXCLUSIONS.

DEFINITIONS

Throughout this Service Agreement, the following capitalized words have the stated meaning:

- (1) **“Administrator”** means the party that will administer the services outlined in this Service Agreement, Jewel Safe LLC, 9600 Parkside Drive, Knoxville, TN 37922, (800) 366-4010; unless specified otherwise in the SPECIAL STATE REQUIREMENTS section shown at the end of this document.
- (2) **“Merchandise”** means the item(s) which You purchased from Jewelry Television® (“Retailer”) concurrently with this Service Agreement and which is covered by this Service Agreement.
- (3) **“Retailer”** means the entity selling the Merchandise and this Service Agreement.
- (4) **“Service Agreement”** means this Service Agreement, inclusive of all provisions, terms and conditions contained herein.
- (5) **“We”, “Us”, “Obligor”, “Our”, “Provider”** means the party or parties obligated to provide service under this Service Agreement, Ironwood Warranty, LLC, in all states except in Oklahoma, where it is Ironwood Warranty of Florida, LLC, 400 Missouri Ave, Suite 120, Jeffersonville, IN 47130. In Oklahoma: License # 516888082.
- (6) **“You”, “Your”** means the purchaser of the Merchandise that is covered by this Service Agreement.

SERVICE AGREEMENT INSTRUCTIONS

Your Service Agreement will be included in the package with the Merchandise for which this Service Agreement applies. You must keep this Service Agreement terms and conditions document and Your receipt of purchase to obtain service under this Service Agreement.

OBTAINING SERVICE

To file a claim and for instructions on obtaining service under this Service Agreement for Your Merchandise, contact the Administrator at (800) 366-4010. Please have Your Service Agreement handy and be prepared to provide the Administrator with details regarding the nature of the issue with Your Merchandise. You must call the Administrator prior to servicing Your Merchandise, and all repairs must be authorized in advance by the Administrator. The Administrator will instruct You to mail Your Merchandise (with a pre-paid label the Administrator will send to You) to obtain service. For covered claims, We will pay the shipping cost to return the Merchandise to You.

WHAT IS COVERED

Under this Service Agreement, We agree to provide the necessary materials and labor costs to repair Your Merchandise to a usable and wearable condition; provided, such repair is necessitated by Merchandise wear during normal usage of the Merchandise under the conditions for which it was designed (including defects resulting from loss of gemstones due to a defect in the setting), and that the Merchandise is not covered under any other insurance, warranty, guarantee and/or Service Agreement. We will repair or replace the Merchandise at Our sole discretion, and materials used to repair or replace Your Merchandise may be non-original manufacturer materials of like kind and quality. For loose gemstones or gemstones in other Merchandise, We reserve the right to re- facet, re-polish, or re-cut any gemstone submitted for service under this Service Agreement and may elect to do so as long as the gemstone weight loss of such action would not differ by more than ten percent (10%) of the original weight. If the re-facet, re-polish, or re-cut of the gemstone would result in a greater than ten percent (10%) weight loss, We will replace the original gemstone. If We do not have access to a duplicate stone, We will reimburse You up to the original purchase price of the covered Merchandise; excluding taxes and shipping costs, and this Service Agreement will be fulfilled, and all obligations satisfied. In no event shall the Administrator or We be liable for any damages as a result of the unavailability of a duplicate stone. Any and all parts or Merchandise replaced under this Service Agreement become the Administrator’s or Our property in their entirety. **NOTE: This Service Agreement does not cover repair or replacement of the Merchandise for any of the causes, or provide coverage for any of the losses, set forth in the section entitled WHAT IS NOT COVERED.**

DEDUCTIBLE

You are not required to pay a deductible to obtain service for Your Merchandise under this Service Agreement.

COVERAGE TERM

The term of this Service Agreement begins upon the date of purchase listed on Your receipt and continues for [two (2) years]. If Your Merchandise is being repaired or en route to repair at the time the term of this Service Agreement expires, the coverage will extend until service or repair is complete. This Service Agreement does not replace, but supplements, any other warranties/guarantees applicable to the covered Merchandise. This Service Agreement is inclusive of any manufacturer’s warranty; it does not replace the manufacturer’s warranty, but provides certain benefits during the term of the manufacturer’s warranty. During the manufacturer’s warranty period, any materials, labor or shipping costs covered by that warranty are the sole responsibility of the manufacturer. Upon expiration of the

manufacturer's warranty, this Service Agreement continues to provide many of the manufacturer's benefits as well as certain additional benefits listed within this Service Agreement. NOTE: This Service Agreement will no longer provide coverage if the Merchandise is used as a trade-in toward another item; in such instances, a new Service Agreement will need to be purchased on the new item(s).

SERVICE AGREEMENT HOLDER'S RESPONSIBILITY

It is Your responsibility to perform all care/maintenance required by any applicable underlying warranties/guarantees to maintain the covered Merchandise in usable and wearable condition per manufacturer's specifications.

LIMITATION OF LIABILITY

The maximum liability under this Service Agreement is up to the purchase price You paid for the Merchandise (minus taxes). In the event that the total of all paid claims equals the purchase price paid for the Merchandise (taxes excluded), or We replace the Merchandise, We shall have satisfied all obligations under this Service Agreement. This Service Agreement provides the one-time replacement of the Merchandise only. Any repair or replacements beyond the Limitation of Liability are Your responsibility.

WHAT IS NOT COVERED

THIS SERVICE AGREEMENT DOES NOT COVER REPAIR OR REPLACEMENT OF THE MERCHANDISE FOR ANY OF THE FOLLOWING CAUSES, OR PROVIDE COVERAGE FOR ANY OF THE FOLLOWING LOSSES: (1) INCIDENTAL, CONSEQUENTIAL, OR SECONDARY DAMAGES, INCLUDING BUT NOT LIMITED TO ANY DELAY IN RENDERING SERVICE UNDER THIS SERVICE AGREEMENT OR FOR LOSS OF USE DURING THE PERIOD THAT THE MERCHANDISE IS AWAITING REPAIR OR REPLACEMENT; (2) PRE- EXISTING CONDITIONS INCURRED OR KNOWN TO YOU ("PRE-EXISTING" MEANS A CONDITION THAT WITHIN ALL REASONABLE PROBABILITY RELATES TO THE FITNESS OF YOUR MERCHANDISE PRIOR TO ISSUANCE OF THIS SERVICE AGREEMENT); (3) DAMAGE FROM ACCIDENT, ABUSE, NEGLIGENCE, MISUSE, INTRODUCTION OF FOREIGN OBJECTS INTO THE MERCHANDISE, TAMPERING WITH PRONGS, BEZELS, OR OTHER ELEMENTS DESIGNED TO SECURE DIAMONDS OR GEMSTONES, UNAUTHORIZED MERCHANDISE MODIFICATIONS OR ALTERATIONS; (4) FAILURE TO FOLLOW THE MANUFACTURER'S MAINTENANCE INSTRUCTIONS; (5) THIRD-PARTY ACTIONS (FIRE, COLLISION, VANDALISM, THEFT, ETC.); (6) THE ELEMENTS, OR ACTS OF GOD; (7) LOSS OR DAMAGE CAUSED BY WAR, INVASION OR ACT OF FOREIGN ENEMY, HOSTILITIES, CIVIL WAR, REBELLION, RIOT, STRIKE, LABOR DISTURBANCE, LOCK OUT OR CIVIL COMMOTION; (8) BATTERIES AND OR DAMAGE CAUSED BY DEFECTIVE BATTERIES OR REPLACEMENT OF DEFECTIVE BATTERIES; (9) PREVENTATIVE MAINTENANCE; (10) DAMAGE WHICH IS NOT REPORTED PRIOR TO THE EXPIRATION OF THIS SERVICE AGREEMENT; (11) INHERENT MERCHANDISE DEFECTS THAT ARE THE RESPONSIBILITY OF THE MANUFACTURER; (12) FLAWS IN GEMSTONES; (13) LOSS OF DIAMONDS, GEMSTONES OR OTHER PARTS OF THE MERCHANDISE, UNLESS SUCH LOSS WAS CAUSED BY A DEFECT IN WORKMANSHIP OR MATERIALS WITHOUT UNDUE STRESS OR DAMAGE; (14) ANY LOSS OTHER THAN A COVERED BREAKDOWN OF THE MERCHANDISE; (15) SCRATCHES, PEELING AND DENTS, UNLESS CAUSED BY USUAL WEAR AND TEAR; (16) UNAUTHORIZED REPAIRS OR PARTS; (17) ACCESSORIES USED IN CONJUNCTION WITH COVERED MERCHANDISE AND ITEMS NORMALLY DESIGNED TO BE REPLACED PERIODICALLY BY YOU OR CONSUMED DURING THE LIFE OF THE MERCHANDISE, INCLUDING BUT NOT LIMITED TO BATTERIES; (18) MERCHANDISE WITH REMOVED OR ALTERED SERIAL NUMBERS; (19) PERIODIC CHECKUPS AND/OR MAINTENANCE AS DIRECTED BY THE MANUFACTURER; (20) WATER DAMAGE IF USED UNDER CONDITIONS WHICH EXCEED THE MERCHANDISE MANUFACTURER'S WATER RESISTANCE GUIDELINES; (21) ANY MERCHANDISE USED IN A COMMERCIAL SETTING OR FOR RENTAL PURPOSES; (22) SERVICE OUTSIDE OF THE UNITED STATES OF AMERICA OR ITS TERRITORIES; (23) WE SHALL NOT BE RESPONSIBLE FOR ANY LOSS ARISING OUT OF THE UNAUTHORIZED ACCESS OR USE OF ANY SYSTEM, SOFTWARE, HARDWARE, OR FIRMWARE, OR ANY MODIFICATION, REPROGRAMMING, DESTRUCTION, OR DELETION OF DATA OR SOFTWARE BY ANY MEANS; (24) THERE IS NO COVERAGE FOR THEFT, LOSS OR MYSTERIOUS DISAPPEARANCE; (25) MERCHANDISE THAT IS USED OR REFURBISHED.

TRANSFER

This Service Agreement may be transferred to a new Merchandise owner by contacting the Administrator. You must provide the Administrator with Your Service Agreement number, date of transfer, and the new Merchandise owner's name, mailing address and telephone number.

RENEWABILITY

This Service Agreement is not renewable.

CANCELLATION

You may cancel this Service Agreement by informing the Retailer of Your cancellation request within thirty (30) days of the purchase

of this Service Agreement and You will receive a one hundred percent (100%) refund of the full purchase price of this Service Agreement, less any claims paid by Us. If Your cancellation request is made more than thirty (30) days from the date of purchase, You will receive a pro-rata refund of the Service Agreement purchase price, less any claims paid by Us and less an administrative fee not to exceed ten percent (10%) of the Service Agreement purchase price or twenty-five dollars (\$25.00); whichever is less.

If We cancel this Service Agreement, We must provide You with a written notice at least fifteen (15) days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for cancellation. If We cancel this Service Agreement, You will receive a refund based upon one hundred percent (100%) of the unearned pro-rata purchase price of this Service Agreement.

GUARANTY

This is not an insurance policy; it is a Service Agreement. We have obtained an insurance policy to insure Our performance under this Service Agreement. Should We fail to pay any claim or fail to replace the Merchandise covered under this Service Agreement within sixty (60) days after the Merchandise has been returned, or in the event You cancel this Service Agreement and We fail to refund the unearned portion of the Service Agreement price, You are entitled to make a direct claim against the insurer, Technology Insurance Company, at (866) 327-5818 or 59 Maiden Lane, 43rd Floor, New York, NY 10038.

OUR RIGHT TO RECOVER PAYMENT

If You have a right to recover against another party for anything We have paid under this Service Agreement, Your rights shall become Our rights. You shall do whatever is reasonably necessary to enable Us to enforce these rights. We shall recover only the excess after You are fully compensated for Your loss.

ENTIRE SERVICE AGREEMENT

This Service Agreement; its terms and conditions, limitations and exceptions, and Your receipt of purchase constitute the entire agreement between Us and You, and no representation, promise or condition not contained herein shall modify these items, except as required by law.

SPECIAL STATE REQUIREMENTS

Regulation of Service Agreements may vary widely from state to state. Any provision within this Service Agreement which conflicts with the laws of the state where You live shall automatically be considered to be modified in conformity with applicable state laws and regulations as set forth below. The following state specific requirements apply if Your Service Agreement was purchased in one of the following states and supersede any other provision within Your Service Agreement terms and conditions to the contrary.

ARKANSAS

CANCELLATION is amended as follows: If You request cancellation of this Service Agreement within thirty (30) days of the purchase date of the Service Agreement and the refund is not paid or credited within forty-five (45) days after return of the Service Agreement to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.

SERVICE AGREEMENT HOLDER RESPONSIBILITY: It is the responsibility of the Service Agreement holder to follow the manufacturer's specifications for the use and care/maintenance of the covered Merchandise.

HOW TO FILE A CLAIM is amended to include: If You need to file a claim under this Service Agreement, You must contact the Administrator at 800-366-4010 24 hours a day/7 days a week to obtain a repair authorization number prior to having any repairs made to Your Merchandise. Failure to call in and report the claim may result in non-payment.

CALIFORNIA

CANCELLATION is amended as follows: This Service Agreement may be cancelled by the You for any reason, including, but not limited to, the Merchandise covered under this Service Agreement being sold, lost, stolen or destroyed. If You decide to cancel Your Service Agreement, and cancellation notice is received by the Administrator within sixty (60) days of the date You received the Service Agreement, and You have made no claims against the Service Agreement, you will be refunded the full Service Agreement price. If You have made claims against the Service Agreement, or if Your Service Agreement is cancelled by written notice after thirty (30) days for a home appliance or a home electronic or after sixty (60) days for all other Merchandise from the date You received this Service Agreement, You will receive a pro-rata refund of the Service Agreement purchase price, less any claims paid by Us and less an administrative fee not to exceed ten percent (10%) of the Service Agreement purchase price or twenty-five dollars (\$25.00); whichever is less.

COLORADO

CANCELLATION is amended as follows: Any cancellation fee shall not exceed twenty-five (\$25.00) dollars. If You request cancellation of this Service Agreement within thirty (30) days of the purchase date of the Service Agreement and the refund is not paid or credited within forty-five (45) days after Your cancellation request to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.

CONNECTICUT

This Service Agreement is amended to include the following: In the event of a dispute with Administrator, You may contact The State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase or lease price of the Merchandise, the cost of repair of the Merchandise and a copy of the warranty Service Agreement.

CANCELLATION is amended as follows: You may cancel Your Service Agreement if the covered Merchandise is returned, sold, lost, stolen, or destroyed.

GUARANTY is amended as follows: If We fail to pay or to deliver service on a claim within sixty (60) days after proof of loss has been filed, or in the event You cancel this Service Agreement and We fail to issue any applicable refund within sixty (60) days after cancellation, file a claim against the insurer, Wesco Insurance Company at 59 Maiden Lane, 43rd Floor, New York, NY 10038, by calling 1-866-505-4048.

DISTRICT OF COLUMBIA

CANCELLATION is amended as follows: Any cancellation fee shall not exceed the lesser of ten percent (10%) of the gross Service Agreement price or twenty-five dollars (\$25.00), whichever is less. If Your refund is not paid or credited within forty-five (45) days after Your cancellation request to Us, We will add an extra ten percent (10%) to Your due refund for every thirty (30) days the refund is not paid by Us.

ILLINOIS

This Service Agreement is amended to include the following: Covered Merchandise must be in place and in good operating condition on the effective date of coverage and become inoperative due to normal wear and tear after the effective date of this Service Agreement. This Service Agreement provides no coverage for any repair or replacement of any covered Merchandise if a failure has not occurred.

CANCELLATION is amended as follows: Any cancellation fee shall not exceed the lesser of ten percent (10%) of the Service Agreement price or fifty (\$50.00) dollars.

MAINE

CANCELLATION is amended as follows: If You request cancellation of this Service Agreement within thirty (30) days of the purchase date of the Service Agreement and the refund is not paid or credited within forty-five (45) days after return of the Service Agreement to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.

MASSACHUSETTS

CANCELLATION is amended as follows: If You request cancellation of this Service Agreement within thirty (30) days of the purchase date of the Service Agreement and the refund is not paid or credited within forty-five (45) days after Your cancellation request to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.

MINNESOTA

CANCELLATION is amended as follows: If You request cancellation of this Service Agreement within thirty (30) days of the purchase date of the Service Agreement and the refund is not paid or credited within forty-five (45) days after return of the Service Agreement to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.

MISSOURI

This Service Agreement is amended to include the following: This Service Agreement is not an insurance contract.

CANCELLATION is amended as follows: In no event will a cancellation fee or claims paid be deducted from any refund. If You request cancellation of this Service Agreement within thirty (30) days of the purchase date of the Service Agreement and the refund is not paid or credited within forty-five (45) days after return of the Service Agreement to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.

NEW HAMPSHIRE

This Service Agreement is amended to include the following: In the event You do not receive satisfaction under this Service Agreement, You may contact the New Hampshire Insurance Department at, 21 South Fruit Street, Suite 14, Concord, NH 03301, (800) 852-3416.

NEW MEXICO

CANCELLATION is amended as follows: If You request cancellation of this Service Agreement within thirty (30) days of the purchase date of the Service Agreement and the refund is not paid or credited within sixty (60) days after return of the Service Agreement to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. The Provider of this Service Agreement may cancel this Service Agreement within seventy (70) days from the date of purchase for any reason. After seventy (70) days, the Provider may only cancel this Service Agreement for fraud or material misrepresentation by You, nonpayment by You, or a substantial breach of duties by You relating to the covered Merchandise or its use.

GUARANTY is amended to include: This Service Agreement is insured by Wesco Insurance Company. If the We fail to pay You or otherwise provide You with the covered service(s) within sixty (60) days of Your submission of a valid claim, You may submit Your

claim to Wesco Insurance Company at 866-505-4048, WescoHelp@amtrustgroup.com, or 59 Maiden Lane, 43rd Floor, New York, NY 10038. If you have any concerns regarding the handling of your claim, you may contact the Office of Superintendent of Insurance at (855) 427-5674.

NEW YORK

CANCELLATION is amended as follows: If You request cancellation of this Service Agreement within thirty (30) days of the purchase date of the Service Agreement and the refund is not paid or credited within thirty (30) days after return of the Service Agreement to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid.

OKLAHOMA

This Service Agreement is amended to include the following: Coverage afforded under this Service Agreement is not guaranteed by the Oklahoma Insurance Guaranty Association.

WHAT IS NOT COVERED is amended as follows: The term “etc” is stricken from this Service Agreement.

CANCELLATION is deleted in its entirety and replaced with the following: You may cancel Your Service Agreement at any time by informing Us or the Administrator. If You cancel this Service Agreement within the first thirty (30) days and no claim has been authorized or paid within the first thirty (30) days, We will refund the entire Service Agreement purchase price. If You cancel this Service Agreement after the first thirty (30) days or have made a claim within the first thirty (30) days, return of premium shall be based upon ninety percent (90%) of the unearned pro-rata premium less the actual cost of any service provided under the Service Agreement. If We cancel this Service Agreement, return of premium shall be based upon one hundred percent (100%) of unearned pro-rata premium less the actual cost of any service provided under the Service Agreement.

VIRGINIA

This Service Agreement is amended to include the following: If any promise made in the Service Agreement has been denied or has not been honored within sixty (60) days after Your request, You may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at www.vdacs.virginia.gov/food-extended-service-contract-providers.shtml to file a complaint.

WISCONSIN

This Service Agreement is amended to include the following: **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE**

DEFINITIONS is amended as follows: All references to “Service Agreement” are hereby deleted and replaced with “Service Contract”.

CANCELLATION is deleted and replaced as follows: You may cancel this Service Contract at any time by informing Us or the Administrator. If this Service Contract is canceled within thirty (30) days of the date of purchase and no Claims have been paid, the Administrator shall return one hundred percent (100%) of the purchase price paid and the Service Contract shall be void. The right to void the Service Contract applies only to the original purchaser of the Service Contract. If Your refund is not paid or credited within forty-five (45) days after Your cancellation request to Us, We will add an extra ten percent (10%) to Your due refund for every thirty (30) days the refund is not paid by Us. For Service Contracts canceled subsequent to the period stated in the preceding paragraph or if a claim has been made under this Service Contract within such period, We shall refund one hundred percent (100%) of the unearned pro rata provider fee, less any claims paid and less a cancellation fee not to exceed ten percent (10%) of the Service Contract purchase price paid. If You request cancellation due to a total loss of Your Merchandise which is not covered by a replacement under the terms of Your Service Contract, the Administrator shall return one hundred percent (100%) of the unearned pro-rata Service Contract purchase price paid, less claims paid. We may only cancel this Service Contract for material misrepresentation by You, nonpayment by You or a substantial breach of duties by You relating to the covered Merchandise or its use. If We cancel for any reason other than nonpayment, then We shall refund one hundred percent (100%) of the unearned pro rata provider fee, less any claims paid and less a cancellation fee not to exceed ten percent (10%) of the Contract purchase price paid. If We cancel this Service Contract, We shall provide written notice to You at Your last known address at least five (5) days prior to cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation. Unauthorized repairs may not be covered.

GUARANTY is deleted and replaced as follows: Our obligations under this Service Contract are insured under a Service Contract reimbursement insurance policy. Should We fail to pay any Claim or fail to replace the Merchandise covered under this Service Contract within sixty (60) days after You provide proof of loss or, in the event You cancel this Service Contract and We fail to refund the unearned portion of the Service Contract purchase price, or if the Provider becomes insolvent or otherwise financially impaired, You are entitled to make a direct Claim against the insurer, Wesco Insurance Company, at (866) 505-4048 or 59 Maiden Lane, 43rd Floor, New York, NY 10038 for reimbursement, payment or provision of this Service Contract.

To obtain a copy of the terms and conditions of this Service Agreement please call (800) 366-4010.