



WAY+ KLA MEMBERSHIP

CONSUMER TERMS AND CONDITIONS

(This is not an automobile liability insurance contract or an insurance contract.)



CUSTOMER (RETAIL BUYER) INFORMATION

NAME:

FIRST NAME	FIRST NAME	FIRST NAME
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CONTACT INFORMATION:

STREET ADDRESS		APT #	
CITY	STATE		ZIP CODE
PHONE NUMBER		EMAIL ADDRESS	

VEHICLE INFORMATION

MANUFACTURER	MODEL	YEAR
VEHICLE ID NUMBER (VIN)		

CONTRACT DETAILS

CONTRACT TERM (MONTHS)	CONTRACT PURCHASE DATE	CONTRACT PURCHASE PRICE	EXPIRATION DATE
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PLAN ID CHECK ONE

Complimentary

Way+KLA Basic

- Gas Savings Up To 25c/Gal
- 10% Off Roadside Assistance
- 10% Off Car Washes
- 10% Hourly Parking Discount
- 10% Airport Parking Discount
- 10% Event Parking Discount

\$ /month

Way+KLA Premier

Includes Everything from KLA Basic

- \$500 Layoff Protection
- \$150 Auto Glass Coverage
- 1 Free Car Wash Every 3 Months

\$ /month

Way+KLA Ultimate

Includes Everything from KLA Basic

- \$1000 Layoff Protection
- \$300 Auto Glass Coverage
- Covered Roadside Assistance + Up To 10 Miles Towing
- 1 Free Car Wash a Month
- 2 Hours of Parking a Month



TERMS AND CONDITIONS

For immediate service, please call 1-954-255-3800 or download the Way.com native app ("Way App"), log in and request assistance digitally.

GENERAL AGREEMENT

This membership plan is sold by authorized Keystone Lending Alliance representation. Your membership begins on the Effective Date as shown above and continues until the Expiration Date, unless your membership is canceled in accordance with provisions hereof.

Way+ is a membership product from Way.com. Home office: 47627 Lakeview Blvd., Fremont, CA 94538. This contract represents your agreement with Way.com and represents your benefits that are available in the United States. You will not be required to pay any sum in addition to your membership fee for any service specified up to the benefit limit. Benefits follow your covered vehicle and any authorized driver.

Way + KLA benefits include:

- Gas Savings
- Cashback Savings
- Parking and Car Wash Savings
- Auto Glass Coverage
- Layoff Protection (Specific Plans Only)
- Roadside Assistance (Specific Plans Only)

Please see plan details below for coverage amounts, limits and redemption information.

This contract contains benefit information on the following plans.

- Way+ KLA Basic
- Way+ KLA Premier
- Way+ KLA Ultimate

WAY+ KLA BENEFITS

Gas Benefit:

Way+ members have quick access to Way.com Gas Offers. In addition, members receive a "Gas Cashback Accelerator" [Basic: 10%, Premier: 10%, Ultimate: 15%] on savings received in the cashback offer category within the Way App. Cashback offers are available only at participating locations and may change at any time. To receive benefit, member must be logged into the Way App, registered for cashback savings, and claim offers when at the station. The gas cashback accelerator is applied when standard gas cashback benefit is deposited into your account and is subject to gas cashback availability. Please see the Way App for participating stations and further details on benefit redemption. Also, please see Way App for additional terms and conditions on the Way Cashback Program.

Covered Benefit - Car Wash:

Basic: None
Premier: One (1) car wash per three (3) months
Ultimate: One (1) car wash per month

Benefit must be redeemed within the Way App. Single-use only. Benefit value of up to \$8.00 per wash if utilized at an In-Network Way Car Wash location. If price of car wash request exceeds \$8.00, the maximum value serves as a discount on the purchase. Once a car wash reservation is created, the benefit is exhausted regardless of completed use or cancellation. If using an Out-of-Network Way Car Wash location within the Way App, the available benefit is up to \$5.00 paid out via Way's Cashback Program. You will pay out-of-pocket to the car wash location and upload your receipt directly within the Way App as instructed. Please see Way App for additional terms and conditions on the Way Cashback Program.

Covered Benefit - Parking:

Basic: None
Premier: None
Ultimate: Two (2) hours per month

Benefit must be redeemed at In-Network parking locations within the Way App. Eligible to be used under Way's Hourly (Off-Street) Parking category; excludes Airport, Event and Hourly (On-Street) Parking. Single-use only. Maximum value of \$8.00 per hour. If price of parking request exceeds transaction amount, the maximum value serves as a discount on the purchase. Once a parking reservation is created, the benefit is exhausted regardless of completed use or cancellation. Hourly (On-Street) Parking purchased via the Way App is eligible for \$0.04 cashback per parking transaction. Please see Way App for additional terms and conditions on the Way Cashback Program.

Parking, Car Wash and Roadside Assistance Cashback Program: After covered benefits (if available) are exhausted, all Way+ members are eligible to receive 10% cashback on purchases via the Way App for:

- Airport Parking
- Events Parking
- Hourly Off-Street Parking
- Car Washes
- Roadside Assistance

After checkout, cashback amount is deposited into the My Earnings section of the Way App. 10% cashback is not applicable toward the Way.com Hourly (On-Street) Parking category or any monthly subscription plan. Hourly (On-Street) Parking purchased via the Way App is eligible for \$0.04 cashback per parking transaction. Please see Way App for additional terms and conditions on the Way Cashback Program. Way.com reserves the right to withdraw or suspend a cashback transaction at any time for any reason. Cashback cannot be used in combination with other Way.com offers. 10% Cashback is only available for In-Network services as defined by the Way App. Cancellation and refund eligibility is governed by the Way.com category transaction itself. Maximum cashback benefit subject to fair use practice.

Auto Glass Coverage Benefit:

Way+ membership may include coverage for accidental glass damage caused by stone chips, in addition to coverage for damage resulting from vandalistic break-in or theft. No other accidental glass damage is covered. Stone Chips means a break or crack in the Insured Glass of greater in size than 0.25-inch diameter, and which is caused by gravel, small rocks or other debris hitting the surface of the glass of the member's covered vehicle.

Way+ members may be eligible for cash assistance [Premier: \$150.00, Ultimate \$300.00] when auto glass breaks on listed vehicle. Your coverage commences thirty (30) days after your initial membership enrollment date and terminates automatically upon the expiration of your membership. All claims during active membership term shall be initiated through the Way App. There is a limit of one (1) approved claim per twelve (12) months.

Notice of Claim: The notice of claim must include all of the following information and evidence: (a) Your name and email address; and (b) Two (2) photographs of the alleged damage to insured glass. Photographs shall consist of the following: (1) A photograph of your vehicle showing the broken window which qualifies as as insured glass; (2) A photograph of the broken window showing glass on the ground and/or inside the vehicle; (3) GPS data from location of claim filing (may be associated with photos or separate data collection).

Claims Cooperation/Examination Under Oath: It shall be a condition precedent to your right to indemnity under this coverage for which indemnity may be sought: (a) You shall make no admission of liability to any party nor make any offer of settlement; and (b) You shall cooperate fully with our authorized claims representative in providing all relevant documentation, files or records at our representative's request; (c) Before recovering on any claim, if requested you will: (1) permit our authorized claim representative to inspect the damage, (2) agree to examinations under oath upon request, and (3) produce others for examination under oath upon request.

Fraudulent Claims: If you make any claim knowing the same to be false, fraudulent or exaggerated in any way, your claim shall be forfeited. Further, we reserve the right to immediately cancel your membership and related coverage.

For full terms and conditions on Auto Glass Coverage, please visit: www.way.com/wayplus/p1/glass-terms

Layoff Protection Benefit:

Basic: None
Premier: \$500.00
Ultimate: \$1000.00

Layoff Protection helps Way+ members cover monthly expenses in the event of Involuntary Unemployment. If you meet the requirements to activate the benefit, you may receive cash assistance [Premier: \$500.00, Ultimate: \$1,000.00]. Your coverage commences ninety (90) days after your initial membership enrollment date and terminates automatically upon the expiration of your membership. All claims during active membership term shall be initiated through the Way App. There is a limit of one (1) approved claim per twelve (12) months.

Benefit Qualification: To qualify for the Layoff Protection benefit, You must meet all of the following requirements: (1) You must be a Way+ member in good standing for a minimum of ninety (90) days prior to activating Layoff Protection benefit, (2) You were employed full-time (thirty (30) hours or more on average per week) with the same employer for at least 3 months prior to the date You became a Way+ member, (3) Your employer must have been in continuous operation for at least 3 years, (4) You must be less than 55 years old on the date of enrollment, (5) To be eligible, you must not be: (i) employed as an independent contractor (i.e. Your Layoff is reported on an IRS Form 1099); (ii) self-employed; or (iii) a seasonal worker, (6) You are eligible to receive unemployment benefits and have been approved from Your State agency for the period of unemployment for which you are seeking Layoff Protection Benefits.

Notice of Claim: Activate your Layoff Protection benefit through the Way App (an "Activation"). Once you request to activate your Layoff Protection benefit, verification of your former employment will occur.

Claims Cooperation: Information that will be requested includes; (1) Documentation from your state unemployment agency verifying that you meet the qualifications to receive state unemployment benefits and are actively seeking employment, (2) Employer name, (3) City and state where you work, (4) Termination date, (5) Reason for termination.

You may also provide or may be requested to provide additional documentation and details, such as: (1) Documentation from your employer of your previous employment status, (2) Copy of your final pay stub, (3) Copy of Your termination letter, (4) Number of hours worked during the 90 days prior to Your unemployment.

You will be required to upload the required documentation through the Way App or as directed to complete your Activation. We will determine if you meet the eligibility requirements by reviewing the information submitted and make a decision based on information and documents provided. Status and outcome of your Activation will be provided in the Way App as well as through email communication throughout the duration of Your Activation.

For full terms and conditions on Layoff Protection, please visit: www.way.com/wayplus/p1/layoff-terms

Covered Roadside Benefits:

Basic: None

Premier: None

Ultimate: Three (3) requests per twelve (12) months

Only one (1) request per seven (7) days of the same service type is allowed. Emergency Roadside Service is available forty-eight (48) hours after initial purchase.

Vehicle Towing Benefit;

Up to 10 Miles: Towing is provided up to ten (10) miles for the covered vehicle. Any additional expenses incurred beyond the ten (10) mile limit are your responsibility, payable to Way.com.

Ride-hailing service reimbursement is available for each towing event up to \$25. Ride-hailing is authorized only from the initial point of disablement as a one-time service. To receive reimbursement, please email a copy of your ride-hailing service receipt to support@way.com.

Roadside Assistance Benefits;

Flat Tire: Service is provided to change a flat tire with your inflated spare on the covered vehicle. If no spare is available, the vehicle may be towed.

Jump Start or Minor Roadside Adjustments to Start Vehicle: Service is provided to jump start a dead battery or make other minor roadside adjustments to start the covered vehicle. Service provider is not required to remain with the vehicle while the battery charges.

Lockout: Service is provided to gain access if the ignition key is lost or accidentally locked inside the covered vehicle. You will be required to present service provider with proof of vehicle ownership.

Fuel Delivery: Provided the covered vehicle is out of fuel, a service vehicle will deliver up to 2 gallons of fuel to the customer's location, where allowed. The fuel itself is a covered benefit.

Winch: If a covered vehicle is in a ditch or stuck and accessible within 100 feet from a normally traveled roadway and conditions allow for the vehicle to be dislodged if stuck, dispatch coverage for winching is provided via one (1) truck and one (1) driver for up to thirty (30) minutes.

For all Roadside Assistance Service Types, if service provider is not able to solve disablement at the roadside, a tow may be required. If vehicle towing is required, towing terms and conditions apply. Towing is considered an additional, second event.

General Reimbursement: If we are unable to dispatch, locate a service provider in the area of vehicle disablement or authorities supersede your ability to control dispatch request, a substitute service provider may be used. Please submit a reimbursement request for consideration up to the amount it would have cost to provide the covered service under similar circumstances. Please email a copy of your receipt along with your name and address to support@way.com. Approved reimbursement results in a reduction of remaining allowable service events.

Roadside Exclusions: This benefits plan does not cover any of the following: a) Service if the vehicle covered under this coverage plan is not directly involved in the service event request, b) Towing or service while at an auto repair shop or service station to another location, c) Towing or service on roads not regularly maintained (including private property), or in areas not regularly traveled, such as vacant lots, beaches, open fields, or other places that would be hazardous for service vehicles to reach, d) Immediate towing or service coverage if there are unsafe conditions for the service provider. Unsafe conditions involve ice, sleet, snow, mud, or other environmental conditions that may delay service until conditions improve, e) Service when a vehicle is snowbound. We do not shovel vehicle from unplowed areas, snowbanks, snowbound driveways, or curbside parking. It is your responsibility to ensure vehicle is accessible, f) Installation or removal of snow tires and chains during roadside service, g) Vehicle storage charges, cost of parts and installation, products, materials, impounding, and additional labor relating to towing, h) Service requested for impounded or booted vehicles, i) Dismounting or rotating tires, j) Transportation for you to the vehicle for service, k) Immediate towing or service if the vehicle disablement or request for service arises due to or during fire, explosions, power blackouts, civil disorders, riots, acts of civil or military authority, acts of public enemy, war, interruption or failure of telecommunications or digital transmission links, acts of God or any other causes beyond Service Provider's reasonable control. We will resume service as conditions allow.

For full terms and conditions on Roadside Coverage, please visit: www.way.com/wayplus/p1/roadside-terms

Way+ Program Eligibility

The program is limited to your covered vehicle. We only offer services for self-propelled vehicles; cars, vans, and small trucks (up to 10,000 lbs. Gross Vehicle Weight Rating), licensed, and used for private on-road transportation.

Way+ Cancellation

You may elect to cancel your Way+ membership at any time. Please contact Way.com at 1-954-255-3800 to cancel. Your benefits will end immediately.

We may elect to cancel your membership for any reason at any time with proper notification as required by law. Your benefits will end immediately.

Upon cancellation, any unearned portion of your Way+ membership plan will be refunded based on a straight, prorated methodology. Refunds will be forwarded to the lender unless your balance has been paid in full in which case the refund will be sent directly to you. Way+ KLA Basic has no retail value and thus no refund amount.

Way+ Transferability

This membership plan is transferable. Please contact Way.com at 1-954-255-3800 for transfer instructions.