

Effective Date: February 8, 2017

TERMS OF USE

Sea Pine Technologies LLC, including its successors and assigns, operating under the trade names "Service Lane VSC" and "Minuteman VSC" (hereinafter referred to as "we," "our" and "us"), offers consumers (hereinafter referred to as "you" and "your") the ability, through your use of our technology platform, to receive free quotes for vehicle service contracts ("VSC" or "VSCs") and purchase VSCs online. **IMPORTANT:** We are not a party to any contract with you. This platform is intended solely for the purpose of providing quotes from VSC providers and allowing you to purchase the VSC you choose. All VSCs offered for sale through this site are underwritten by reputable third party VSC providers. The VSC provider you choose will be very apparent to you before you finalize the transaction and make your payment.

The VSC you purchase from the VSC provider will include a contract which details the terms, conditions, coverages, benefits, exclusions, instructions on how to make a claim and any special state requirements of the VSC. The contract for any VSC you purchase will be between you and the VSC provider, and all the terms and conditions of the VSC will be available for you to read, review and print PRIOR to you making your payment on the VSC.

As an additional benefit, if you do not wish to purchase the VSC with a single lump sum payment, you will be offered during the transaction the ability to opt for a payment plan so that you can pay for the VSC over time. For your benefit, the payment plan providers will offer 0% financing with no credit check. Any payment plan you choose will be formalized in a separate contract between you and the payment plan provider.

After your transaction is complete, you will be sent all executed contracts via email to the email address provided by you. If you do not receive, or are unable to open/view, your contracts then please contact either your VSC provider or payment plan provider to request the same. Therefore, it is very important that you use a valid email address during the process to best ensure successful delivery of your executed contracts.

We do not gather any personal information from you in order to provide you with initial VSC quotes. To receive a quote, you simply need to provide your vehicle information and the vehicle's current mileage. We believe that you should have the ability to receive VSC quotes on your vehicle by providing as little information upfront as possible.

After choosing the plan, term and quote that you would like to purchase, you must then enter some personal information before finalizing the quote and purchasing the VSC. Such personal information may include your home address, phone number and email address. If you proceed with the purchase, we will also need to collect your debit or credit card information. At no point during the entire process will we ever ask you for your social security number or date of birth. Your personal information will be stored in our secure database and may be used only for purposes specifically enumerated in this Terms of Use and our Privacy Policy.

By using our technology platform, you are expressly consenting to communications by Sea Pine Technologies LLC, including our successors and assigns, our affiliates, agents, independent contractors and third-party partners. Further, and to the extent that any or all of these apply, your express consent to communications extends to your vehicle service contract provider, payment plan provider, dealer, insurance company and/or service center associated with your transaction. Communications include the following forms: phone calls, text messages (i.e. SMS and MMS), mail, facsimile and email. Such communications may include the use of automated telephone dialing systems and artificial or prerecorded voice, as

defined or referenced under the Telephone Consumer Protect Act (47 U.S.C. §227). Any communications will be for business purposes only and comply with all applicable state and federal laws. It is the responsibility of each aforementioned and applicable entity, individually, to ensure full compliance with all laws.

All VSCs purchased must be purchased by debit or credit card. All debit / credit card payments processed through this site are handled by Stripe (www.stripe.com). Stripe is an industry leader in processing debit / credit card payments for internet transactions, and therefore uses the most advanced techniques for protecting consumers' privacy and debit / credit card data. Additional payment processors may be used, and existing payment processors may be replaced, in an attempt to ensure that your debit / credit card data is both protected and secure.

BY USING OUR TECHNOLOGY PLATFORM, YOU ARE AGREEING TO BE BOUND BY THE PRIVACY POLICY BELOW. IF YOU DO NOT WISH TO BE BOUND BY OUR PRIVACY POLICY, PLEASE DO NOT PROCEED ANY FURTHER IN OUR PROCESS.

PRIVACY POLICY

At Sea Pine Technologies LLC, we view the protection of our customers' privacy as the most important thing we do. The privacy policy for the use of our technology platform is enumerated below.

Your use of our technology platform may require that we collect information that identifies you, such as your name, address, phone number and email address ("personal information"). We may also receive and store any information that is electronically collected, such as, but not limited to, device type, IP address, operating system and geographic location, associated with your access of our technology platform.

We may use information collected from you for marketing campaigns or distribution to marketing partners, advertisers, and other third parties in the following ways:

- Provide you VSC quotes and respond to your inquiry about a quote;
- Provide your information to a payment plan provider if you choose to pay for your VSC over time instead of paying all at once on the date of purchase;
- Contact you via phone, text, mail, facsimile or email regarding information on VSCs or other offers that might be of interest to you;
- Send you information via phone, text, mail, facsimile or email from us, our affiliates or third party marketing partners. In any and all communications with you, it is the responsibility of each of the aforementioned and applicable entities, individually, to ensure full compliance with all laws.

This site is for use only by individuals that are 18 years of age or older. If we unintentionally collect personal information from a person 13 years of age or younger, we will delete that information from our database once we are aware of the person's age.

In order to protect the security of our servers, we log the geographic locations of all connections to our web servers. Those log files include your IP address. An IP address is NOT personally identifiable information but instead is general information about your location, connection to the Internet and your Internet Service Provider.

We care about protecting the security of your personal information, and we have implemented security procedures to protect the personal information that you provide to us. However, no method of transmitting or storing electronic data is ever completely secure, and we cannot guarantee that such information will never be accessed, used or released in a manner that is inconsistent with this policy.

By using our technology platform, you are expressly consenting to communications by Sea Pine Technologies LLC, including our successors and assigns, our affiliates, agents, independent contractors and third-party partners. Further, and to the extent that any or all of these apply, your express consent to communications extends to your vehicle service contract provider, payment plan provider, dealer, insurance company and/or service center associated with your transaction. Communications include the following forms: phone calls, text messages (i.e. SMS and MMS), mail, facsimile and email. Such communications may include the use of automated telephone dialing systems and artificial or prerecorded voice, as defined or referenced under the Telephone Consumer Protect Act (47 U.S.C. §227). Any communications will be for business purposes only and comply with all applicable state and federal laws. It is the responsibility of each aforementioned and applicable entity, individually, to ensure full compliance with all laws.

To remove or change your contact information, or to opt out of receiving future mailings or other communications, please contact us at any time using one of the options below:

1. You may opt out of email campaigns by clicking “Unsubscribe” to any of the emails you received from us or a marketing partner.
2. Contact us to update your communication preferences:

Sea Pine Technologies LLC
1776 Princess Anne Rd, Suite D
Virginia Beach, VA 23456
Toll-free: 866-318-0000

Pursuant to Section 1798.83 of the California Civil Code, residents of California have the right to request from a business, with whom the California resident has an established business relationship, certain information with respect to the types of personal information the business shares with third parties for direct marketing purposes by such third party and the identities of the third parties with whom the business has shared such information during the immediately preceding calendar year.

To request a copy of the information disclosure provided by Minuteman Warranty, pursuant to Section 1798.83 of the California Civil Code, please contact help@minutemanvsc.com.