

## TERMS OF USE

Sea Pine Technologies, Inc., including its successors and assigns, operating under the trade name "Service Lane 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 protection products ("VPP" or "VPPs") and purchase VPPs online. **IMPORTANT:** We are not a party to any contract with you. This platform is intended solely for the purpose of providing quotes from VPP providers and allowing you to purchase the VPP you choose. All VPPs offered for sale through this site are underwritten by third party VPP providers. The VPP provider you choose will be very apparent to you before you finalize the transaction and make your payment.

The VPP you purchase from the VPP 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 VPP. The contract for any VPP you purchase will be between you and the VPP provider, and all the terms and conditions of the VPP will be available for you to read, review and print PRIOR to you making your payment to purchase the VPP.

As an additional benefit, if you do not wish to purchase the VPP 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 VPP 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 VPP 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 VPP 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 VPP 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 VPP. Such personal information may include your home address, phone number and email address. If you proceed with the purchase, you will also need to enter your debit card, credit card or bank account details (where available). However, we do not store your debit card, credit card or bank account details. At no point during the entire process will we ever ask you for your social security number. We may collect the month and year of your birthday for know your customer purposes in the form of anonymized and aggregated reporting to continuously enhance our platform, services and customer experience. 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, Inc., 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 VPP 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 VPPs purchased must be purchased by debit card, credit card or direct debit (where available). Debit card, credit card and direct debit payments processed through this site are handled by either Stripe ([www.stripe.com](http://www.stripe.com)) or an approved payment plan provider. Stripe is an industry leader in processing debit card, credit card and direct debit payments for internet transactions, and therefore uses the most advanced techniques for protecting consumers' privacy and payment data. Additional payment processors may be used, and existing payment processors may be replaced, in an attempt to ensure that your payment data is both protected and secure.

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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, Inc., 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 VPP quotes and respond to your inquiry about a quote;
- Provide your information to a payment plan provider if you choose to pay for your VPP 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 VPPs 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.

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, Inc., 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 VPP 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 receive from us or a marketing partner.
2. Contact us to update your communication preferences:

Sea Pine Technologies, Inc.  
1722 Routh Street, Suite 900  
Dallas, TX 75206  
Toll-Free: 866-318-0000

If you are a resident of Nevada, you have the right to restrict us from selling certain personal information about you to third parties. Specifically, you have the right to restrict us from selling information about you that we have collected through our online services and is tied to or includes a personal identifier indicating your identity. Personal identifiers include your name, Social Security Number, email or physical address, telephone number, or other information that could be used to verify your identity or contact you.

You may exercise this right to opt-out via:

- Our “Do Not Sell My Personal Information” online form
- Contacting us at the toll-free number: 1-800-382-2150
- Writing or emailing us at the address below:

Address:  
1722 Routh Street, Suite 900  
Dallas, TX 75201

Email:  
support@seapinetech.com

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### **ELECTRONIC SIGNATURE CONSENT**

By clicking “I Agree,” I am signing electronically and I understand and agree that:

My electronic signature is the legal equivalent of my manual signature and applies to all communications, agreements, documents and disclosures (collectively referred to as “Related Contracts”) related to the products, services and accounts offered through this online platform.

I will be bound by the terms and conditions and all Related Contracts and that no certification authority or other third party verification is necessary to validate my electronic signature and that the lack of such authority or verification shall not in any way affect the enforceability of my electronic signature on any Related Contracts.

I will be provided any disclosures to which I am entitled electronically and that this authorization shall remain in effect until it is revoked by me. I further understand and acknowledge that I can revoke my authorization for this Agreement and that of any Related Contracts by providing Service Lane VSC with written notice of such revocation, via paper or electronic means, which shall take effect no later than thirty (30) days from the day the revocation is acknowledged as received by Service Lane VSC.

I have the right to receive any Related Contracts in paper form at no additional charge to me.

Even though I have agreed to receive disclosures electronically, I may contact Service Lane VSC by email or telephone to request a paper copy of any disclosure or agreement that has already been sent electronically and that Service Lane VSC may charge a fee for that service.

I must maintain an email address and must maintain computer hardware or equipment that meets the following minimum standards:

- A personal computer or other device which is capable of accessing the Internet.
- A Modern HTML5 compliant browser.
- Software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader.

I hereby acknowledge that my equipment meets those technical requirements for receiving, downloading and printing the information.

I must notify Service Lane VSC if my email address changes by providing Service Lane VSC with a written or electronic notice of the change and that the effective date of the new email address will be no more than thirty (30) days from the day such notice is acknowledged and received by Service Lane VSC.