

TERMS & CONDITIONS

STUDENT ROADSIDE SAVINGS PROGRAM (hereafter the "Plan")

Sales Organization: Morefar Marketing, Inc.

Program Administrator: Life of the South Insurance Company

Member: The person specified in the membership materials.

Payer: The person paying for membership if other than the Member

Third Parties: Companies contracted to offer and provide services, discounts, or products to the Member.

This Plan is not insurance or an insurance policy. Program Administrator and

Sales Organization are not licensed insurers. Member will receive discounts for some services or products at certain participating Third Parties. Member is obligated to pay the Third Parties directly for all services and products at the time of service. No portion of any Third Parties' fees will be reimbursed or otherwise paid by Program Administrator or Sales Organization.

Renewal Conditions: By joining, Member, or Payer on Member's behalf, indicates he or she has read and agreed to these terms and conditions. This Plan will automatically renew based on receipt of payment, and the billing account authorized will be automatically deducted for the fees.

Payment Conditions: Member or Payer on Member's behalf, is authorizing the Program Administrator to automatically bill the account provided during enrollment on a monthly, quarterly, semi-annual or annual basis as disclosed at the time of enrollment or chosen by the Member or Payer, as applicable, subsequent to enrollment, in the amount specified at time of enrollment or upon change of billing frequency by Member or Payer, as applicable. This automatic payment will continue to bill until Member or Payer notifies Program Administrator by phone or in writing of cancellation. If Member, or Payer, as applicable, wishes to change the payment method, Member or Payer may contact the Program Administrator at the toll-free number indicated on the membership materials card.

Termination Conditions: Program Administrator or Sales Organization reserves the right to terminate Members from the Plan for violation of program rules, including a Member's or Payer's, as applicable, failure or refusal to pay a Third Party for service(s) or non-payment of membership fees to Program Administrator when due.

Cancellation Conditions: Membership will be effective upon enrollment and Members or Payers will not be charged for membership under the Plan until the First Payment Due Date reflected on the letter included with the Membership ID Card. Members or Payers may cancel the membership at any time. If the Member or Payer cancels prior to the First Payment Due Date, the Member or Payer will not be charged. The Member or Payer has a right to cancel within 30 days from the First Payment Due Date and receive a full refund of membership fees. If the Member or Payer is dissatisfied with the Plan for any reason and wishes to cancel, the Member or Payer can call the toll-free number indicated on the Membership ID Card. The Program Administrator will accept and cancel Plan membership at any time and provide a prorated refund of prepaid fees if cancellation occurs prior to the end of a prepaid period.

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Description of Services: Please see the enclosed materials for a specific description of the services and discounts provided by Third-Parties.

Limitations, Exclusions & Exceptions: Savings are based on the Third Parties' normal fees. Actual savings will vary depending upon location and specific services or products purchased. Members should verify such services with each Third Party. The discounts contained herein may not be used in conjunction with any other discount plan or program. All listed or quoted prices are current prices charged by Third Parties and subject to change without notice. Any services provided by a third party that is not participating in the Plan are not discounted with the Plan. From time to time, certain Third Parties may offer products or services to the general public at prices lower than the discounted prices available through this Plan. In such event, Members will be charged the lowest price. Discounts on services are not available where prohibited by law. This Plan does not discount all products and services. Third Parties are subject to change without notice, and services may vary in some states. It is the Member's responsibility to verify that the Third Party is a participant in the Plan. At any time, Sales Organization has the right to eliminate a Third Party and may substitute Third Parties at its sole discretion. Sales Organization cannot guarantee the continued participation of any Third Party. If a Third Party leaves the Plan, Member will select another available Third Party.

Service Availability: This Plan does not guarantee that products, services or facilities are available in every geographic region of the United States.

Complaint Procedure: Members may submit complaints or grievances in writing to:

**Student Roadside Savings Plan Attn: Life of the South Program Administrator,
P.O. Box 40350, Jacksonville, FL 32203-9902.**