American Safety Net Association Benefit Providers Terms and Conditions

This policy explains how members of the American Safety Net Association ("ASNA") access the terms and conditions that apply to benefits made available through ASNA's membership programs. These benefits are provided by independent third-party providers ("Benefit Providers") and are governed by the Benefit Providers' own terms, conditions, policies, and applicable laws.

American Safety Net Association (ASNA) will be referred to in this policy as ASNA.

Where this policy mentions "You", "your", "members", or "member", it refers to the individual who has purchased the ASNA membership.

Where this policy mentions "Benefit Providers", it refers to independent third-party companies that provide benefits, services, plans, or programs made available through ASNA membership.

Where this policy mentions "benefits", "plans", "service" and "services", it refers solely to the offerings provided by a Benefit Provider and not by ASNA.

If you have any questions about this policy or the Benefit Providers you can contact ASNA at membership@asna.org

Your access to benefits is determined by the ASNA membership tier you have purchased. Not all benefits described in this policy are available to every member, and accordingly, not all Benefit Provider terms and conditions set out or referenced in this policy will apply to you. Only the terms and conditions of the Benefit Providers whose benefits are included in your specific membership tier, and which you choose to access or redeem, will be applicable to you.

Through the ASNA membership you can access benefits offered by independent Benefit Providers. Benefit Providers operate independently of ASNA and are solely responsible for:

- The design, administration, operation, and performance of their benefits
- Compliance with all applicable federal, state, and local laws
- The accuracy and completeness of their terms, conditions, and disclosures

ASNA does not underwrite, insure, guarantee, warrant, or control the benefits provided by any Benefit Provider, unless explicitly stated otherwise in writing.

When you access, activate, enroll in, or redeem any benefit offered through your ASNA membership, you are entering into a direct relationship with the applicable Benefit Provider.

By using a benefit, you acknowledge and agree that:

- Your use of that benefit is governed exclusively by the Benefit Provider's terms and conditions.
- ASNA is not a party to those terms.
- Any questions, claims, disputes, or issues related to a benefit must be addressed directly with the Benefit Provider.

Your ASNA membership itself is governed by ASNA's own Terms and Conditions, which can be found here: https://asna.org/assets/asna/website/docs/asna-privacy-policy.pdf

ASNA's Terms and Conditions apply to your membership relationship with ASNA, but not to the underlying benefits provided by Benefit Providers.

Income Protection

If you have purchased the ASNA Plus Membership, you are automatically opted into the income protection benefit included with that membership tier.

The income protection benefit is managed and administered by STP Insurance Services LLC [AZ Lic No. 3001433047]. The income protection benefit is governed by the applicable policy terms, conditions, exclusions, and eligibility requirements established by STP Insurance Services LLC. A sample of the policy terms and conditions can be found here: https://asna.org/assets/asna/website/docs/asna-policy-wording.pdf

By activating or redeeming the income protection benefit, you acknowledge and agree to be bound by the terms and conditions of the income protection policy. Any questions, claims, or disputes relating to this benefit must be directed to STP Insurance Services LLC.

ASNA is not an insurance company. Insurance benefits are provided by a third-party licensed insurer and are subject to policy terms and eligibility.

Surplus Lines Notice

This insurance is issued by Everspan Indemnity Insurance Company, a non-admitted insurer, and is placed through the surplus lines market. STP Insurance Services LLC acts as the licensed surplus lines broker and insurance administrator for this coverage.

This insurance policy is administered by STP Insurance Services LLC. All claims are reviewed and adjudicated by STP Insurance Services LLC.

Coverage is subject to the full terms, conditions, limitations, and exclusions set forth in the policy. Non-admitted insurers are not protected by state guaranty fund.

Paid Surveys

As part of your ASNA membership, you may be offered access to a paid survey benefit. Participation in this benefit is entirely voluntary and requires opt-in.

The paid survey benefit is managed and operated by Reach Collective. The benefit is governed by Reach Collective's terms and conditions, available at: https://widget.reachcollective.com/WidgetTerms.html. By accessing or participating in paid surveys, you agree to Reach Collective's terms and conditions. Any questions, payments, disputes, or issues relating to paid surveys must be addressed directly with Reach Collective.

Discounts and Cashback (Way+)

As part of your ASNA membership, you may be offered access to a gas cashback and discounts. Participation in this benefit is entirely voluntary and requires opt-in.

The gas cashback and discounts benefit is managed and operated by Way.com. By accessing or participating in gas cashback and discounts, you agree to Way.Com terms and conditions below. Any questions, payments, disputes, or issues relating to the gas cashback and discounts must be addressed directly with Way.Com.

GENERAL AGREEMENT

This membership is distributed by our partner, American Safety Net Association. They are responsible for fees collection (if any), renewals and cancelation/refunds. 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. Benefits follow the named individual on the membership and use of any household vehicle.

WAY+ MEMBERSHIP BENEFITS

Gas Benefit:

In-Network: Members have quick access to Way.com Gas Offers. In addition, you will receive a Gas Cashback Accelerator of 15% on top of the savings received in the cashback offer category within the Way App. A member will see two separate deposits

in their Way Cashback account after a visit. For example, a 12-gallon fill-up would be shown as Gas Cashback $3.00 (example assumption of $0.25 per gallon savings) and generates an additional savings amount of $0.45 representing a total of $3.45 for the visit. Cashback amounts at in-network locations, and the locations themselves, are variable and are subject to change at any time. To receive benefit, you must be logged into the Way App, registered for cashback savings, and claim offer for the station. Offer must be claimed within four (4) hours of gas purchase. Cashback benefit typically takes 3-10 business days to be deposited in your Way Cashback account. 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.

Extended Network: The Way App may also include stations that are not automatically synched to our point-of-sale systems. For these additional listings, a member may obtain a printed receipt at the station and upload a photo of the receipt as instructed within the Way App. Cashback will be deposited into your account, typically within 5-7 business days. Members receive $0.03 per gallon at extended network locations. Cashback amount at extended network locations, and the locations themselves, are variable and are subject to change at any time. Please see Way App for additional terms and conditions on the Way Cashback Program.

Car Wash Benefit:

In-Network: Members receive 10% cashback for car washes purchased in the Way App. Cashback amount will be deposited immediately into your Way Cashback account upon purchase. Your car wash benefits cannot be used in combination with other Way.com car wash offers. Cancellation and refund policy for your car wash purchase is governed by the Way Car Wash category itself. If car wash purchase is cancelled, your car wash cashback may be rescinded. Maximum cashback amount per transaction and per month is subject to fair use practice. Please see the Way App for participating locations. Note locations are subject to change at any time. Also, please see Way App for additional terms and conditions on the Way Cashback Program. Cashback will not be applied to the purchase of a Way.com monthly car wash subscription plan.

Extended Network: The Way App may also include car washes that are not automatically synched to our point-of-sale systems. For these additional listings, a member may obtain a printed receipt at the car wash and upload a photo of the receipt as instructed within the Way App. Savings will be deposited into your Way Cashback account, typically within 5-7 business days. Members receive $1.50 cashback at extended car wash network locations. Note locations are subject to change at any time.

Also, please see Way App for additional terms and conditions on the Way Cashback Program.

Oil Change Benefit:

In-Network: Members receive 10% cashback for oil changes purchased in the Way App. Cashback amount will be deposited immediately into your Way Cashback account upon purchase. Your oil change benefits cannot be used in combination with other Way.com oil change offers. Cancellation and refund policy for your oil change purchase is governed by the Way Auto Repair category itself. If oil change purchase is cancelled, your oil change cashback may be rescinded. Maximum cashback amount per transaction and per month is subject to fair use practice. Please see the Way App for participating locations. Note locations are subject to change at any time. Also, please see Way App for additional terms and conditions on the Way Cashback Program.

Extended Network: The Way App may also include oil changes that are not automatically synched to our point-of-sale systems. For these additional listings, a member may obtain a printed receipt at the location and upload a photo of the receipt as instructed within the Way App. Savings will be deposited into your Way Cashback account, typically within 5-7 business days. Members receive $5.00 cashback at extended oil change network locations. Note locations are subject to change at any time. Also, please see Way App for additional terms and conditions on the Way Cashback Program.

The Oil Change Benefit can be redeemed once per month and a maximum of four times per twelve months. The maximum benefit per transaction is $10.00.

Repair & Maintenance Benefit:

In-Network: Members receive 5% cashback for repair and maintenance services purchased in the Way App. Cashback amount will be deposited immediately into your Way Cashback account upon purchase. Your repair and maintenance benefits cannot be used in combination with other Way.com repair and maintenance offers. Cancellation and refund policy for your repair and maintenance purchase is governed by the Way Auto Repair category itself. If repair and maintenance purchase is cancelled, your repair and maintenance cashback may be rescinded. Maximum cashback amount per transaction and per month is subject to fair use practice. Please see the Way App for participating locations. Note locations are subject to change at any time. Also, please see Way App for additional terms and conditions on the Way Cashback Program.

Extended Network: The Way App may also include repair and maintenance services that are not automatically synched to our point-of-sale systems. For these additional listings, a member may obtain a printed receipt at the location and upload a photo of

the receipt as instructed within the Way App. Savings will be deposited into your Way Cashback account, typically within 5-7 business days. Members receive $10.00 cashback at extended repair and maintenance network locations. Note locations are subject to change at any time. Also, please see Way App for additional terms and conditions on the Way Cashback Program.

The Repair & Maintenance Benefit can be redeemed once per month and a maximum of four times per twelve months. The maximum benefit per transaction is $25.00.

Mechanics Hotline Benefit:

Way+ members have unlimited access to auto repair experts who provide advice and education on vehicle repairs and maintenance. The team is comprised of experienced Dealer and ASE-Certified technicians. Experts can provide advice on maintenance best practices, what might be wrong with the vehicle, expected repair costs, what to ask at the repair shop, trustworthy shop locations, and understanding of repair estimates provided. Please use the Way App to access the helpline. Experts are available Monday - Friday, 9am – 8pm EST.

Experts are not Way.com agents or employees. Further, Way.com in no way makes any representations or guarantees regarding the work that has been or will be performed on your vehicle. No estimates, repairs or services are warranted by Way.com. Information and advice provided by experts about mechanical repairs and services are based upon information provided by you. No oral representations should be relied upon, including any oral statements of the repairing shop.

100-Point Inspection Benefit:

Way.com has created a network of preferred maintenance and repair shops for its customers. Please use the Way App to redeem this benefit. Way+ members are entitled to a complimentary 100-Point Inspection once every twelve (12) months for each plan vehicle at In-Network locations.

- A technician will do a visual inspection and conduct tests to ensure vehicle is functioning properly.
- Inspections cover tires and brakes, interior and exterior, under the hood and under the vehicle components.
- Members will receive a report of the inspected items along with any recommendations for service and repair to the vehicle. Note, additional fee-based diagnostics or repair services will not begin without member approval.

Parking Benefit:

Way+ members receive 10% cashback on parking transactions in the Way App for:

- Airport Parking

- Hourly Off-Street Parking
- Events Parking

Hourly (On-Street) Parking purchased via the Way App is eligible for $0.04 cashback per parking transaction. Cashback amount will be deposited into your Way Cashback account immediately when your parking session ends. Your parking benefits cannot be used in combination with other Way.com parking offers. Cancellation and refund policy for your parking purchase is governed by the Way Parking category itself. If your parking purchase is cancelled, your parking cashback will be rescinded. Maximum cashback amount per transaction and per month is subject to fair use practice. Please see the Way App for participating locations. Note locations are subject to change at any time. Also, please see Way App for additional terms and conditions on the Way Cashback Program. Cashback will not be applied to the purchase of a Way.com monthly parking subscription.

ADDITIONAL WAY+ TERMS AND CONDITIONS

Way+ Program Eligibility:

The program is limited to your covered vehicle(s). 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. This program will only provide services to you if the vehicle needing such services is being used for personal use only, and not commercial use. Taxicabs are commercial vehicles and are excluded from program eligibility. In addition to taxicabs, the following are also excluded from program eligibility: tractors, boats, trailers, recreational vehicles and trucks, dune buggies, and vehicles used for competition.

Way+ Cancellation:

If you wish to cancel this membership, all requests must be submitted to ASNA. Please consult their cancellation and refund policy. If this membership has been provided on a complimentary basis, there is no cash value at point of cancellation. We may elect to cancel your membership for any reason at any time in consultation with your retailer. If cancellation is due to fraudulent behavior or heavy benefit usage, you will not receive a refund if eligible. Way.com will not send you a separate cancellation or reinstatement notice for this membership.

Way+ Transfer:

This membership is non-transferable.

Other Terms

Any information provided in connection with membership benefits is for informational purposes only and does not constitute advice or recommendations. ASNA does not provide, administer, underwrite, insure, or control any benefit made available through third-party Benefit Providers. All benefits are offered solely by the applicable Benefit Provider under their own terms and conditions. By accessing or redeeming any benefit, you acknowledge that you are entering into a direct relationship with the applicable

To the fullest extent permitted by applicable law:

- ASNA is not responsible for the acts, omissions, performance, availability, or outcomes of any Benefit Provider.
- ASNA does not guarantee the availability, continuation, or suitability of any benefit.
- Benefit Providers may modify, suspend, or terminate their offerings in accordance with their own terms.

Changes to Terms

ASNA reserves the right to modify these Terms at any time. Updates will be posted on this page with a revised effective date. Members will be notified through email of any significant changes to these terms of service. Continued use after changes take effect constitutes acceptance.

Contact Information

American Safety Net Association (ASNA)
Email: membership@asna.org
Website: www.asna.org