

CLIENT SERVICE AGREEMENT

Express F&I — eContracting Platform/Services by JMP ANSWERS llc

What Express F&I provides:

Express F&I is a hosted eContracting platform service. We store your product rate tables, host your eContracting forms, and serve them to dealers, credit unions, and direct-to-consumer channels. We are a technology hosting and distribution service only — we do not underwrite, issue, or administer warranty or insurance products.

1. Client Information

Company / Organization name	Product type / Industry
Primary contact name & title	Email & phone

2. Scope of Services

Express F&I will provide the following upon execution of this Agreement:

- Host and serve client product rate tables and eContracting forms through the platform
- Configure the client product based on submitted class guide, rate tables, dealer pricing, and PDF contract
- Distribute to authorized dealers, credit unions, RV/powersports, and direct-to-consumer channels
- Record sales, store signed contracts, provide reporting, and deliver data files to designated recipients

3. Client Responsibilities

- Provide accurate, complete, and current product materials (class guide, rate tables, dealer pricing, contracts)
- Ensure all products, rates, and terms comply with applicable federal, state, and local regulations
- Obtain all required licenses and regulatory approvals prior to product launch
- Notify Express F&I promptly of any changes to rates, coverage, or contract language

4. Pricing Accuracy — Client Sign-Off Required

⚠ Express F&I is not responsible for product pricing accuracy.

We host and serve the rate data you provide. We do not verify, calculate, or guarantee the accuracy of any rates, premiums, or prices. The client is solely responsible for all pricing entered into the system.

Before any product is made available to dealers or users, the client must:

- Fully test rating and pricing within the Express F&I system
- Verify all rates, costs, and prices are correct for each user role and distribution channel
- Provide written sign-off confirming pricing accuracy before launch and after any rate update

Express F&I will not be liable for any pricing errors, overcharges, refunds, or regulatory penalties arising from inaccurate data submitted by the client.

5. Disclaimer of Liability for Client Products & Contracts

⚠ Express F&I is not responsible for any warranty, contract, or coverage obligation.

Express F&I is a technology platform. We are not the product provider, obligor, underwriter, or administrator of any product loaded into our system. We assume no liability for contract terms, coverage claims, regulatory violations, or any obligation arising from a client product distributed through our platform.

The client agrees to indemnify, defend, and hold harmless Express F&I from any claims, damages, losses, or expenses arising from any product, contract, or warranty hosted or distributed through the platform.

6. User Access & Authorization

- Client must submit a written request for each user account, including name, role, and access level
- Express F&I activates accounts only upon receipt of an authorized request from the client administrator
- Client is responsible for requesting timely deactivation of any user no longer authorized

7. Fees

- Setup fee — one-time, based on product complexity (product type, class guide depth, rate structure)
- Monthly hosting fee — recurring fee to keep the product live and distributed on the platform
- Per-contract fee — assessed per sold contract, charged only when a sale is completed

Fee amounts are set forth in the attached Fee Schedule. Non-payment may result in suspension of access.

8. Term, Termination & General Terms

- This Agreement is month-to-month commencing on the date of execution unless otherwise specified in writing
- Either party may terminate with 30 days written notice; Express F&I may suspend immediately for material breach
- Both parties agree to keep all non-public information, rate data, and business terms confidential
- This Agreement is governed by the laws of the State of Ohio, Franklin County jurisdiction
- This Agreement, with any attached Fee Schedule and User Request forms, constitutes the entire agreement between the parties

AGREEMENT EXECUTION

By signing, both parties agree to all terms of this Client Service Agreement.

CLIENT

Authorized signature

Printed name & title

Company name

Date

EXPRESS F&I – JMP ANSWERS llc

Authorized signature

Printed name & title

Express F&I – JMP Answers

Date

Legal notice:

This document is a template and should be reviewed by qualified legal counsel before use. Express F&I recommends all clients consult their own legal and compliance advisors.

DETAILS & SPECIFICATIONS	SYSTEM/SUBSCRIPTION		
License/System Installation	\$ (1 time charge)		
Cloud Server Hosting Monthly	<input type="checkbox"/> Rate Serve: \$505 ¹	<input type="checkbox"/> Full System: \$755 ¹	<input type="checkbox"/> Full System (w/Claims): \$1,005 ¹

MONTHLY CONTRACT VOLUME	0 - 2,000	2,001 - 3,000	3,001 - 5,000	5,001 - 7,500	7,500+
Per VSC Contract Processing/Transaction Fee ²					
Per Other Contract Processing/Transaction Fee ²					