

Agero Policies and Procedures

To Our Valued Service Provider,

Thank you for your interest in working with Agero. As we partner with you, your company and employees become the vital link in delivering first class transport services, incident management, and emergency roadside assistance to our clients and their customers. Our primary goal is to take care of the motorists whom we serve in their time of need, while exceeding customers' expectations with every dispatch. As we work together with you in achieving this goal, we appreciate that you have taken some time to review and utilize this document as a tool to educate your employees on our standards of excellence and best practices.

Agero is a longtime leader in the roadside assistance market, combining industry leading innovation, award winning service, and an unsurpassed network of Service Providers. For almost 40 years, we've provided vehicle manufacturers, insurance carriers, and other entities with privately labeled state-of-the-art roadside assistance plans. We help motorists in their time of need while building customer loyalty for our clients, which include 100 corporate entities and their 75 million customers.

On behalf of Agero, we are very excited to welcome your company as a valued partner in servicing our clients. Together, we will continue the legacy.

Good luck and welcome aboard,

The Agero Network Management Team

Service Provider Responsibilities

- As an Agero service provider, you are responsible for maintaining all applicable licenses and permits associated with your business. Be in compliance with all local, state, and federal regulations governing your operations.
- Service Providers must maintain Agero insurance requirements and ensure Agero continually receives current certificates of insurance, which list Agero as an additional insured. Failure to adhere to this will result in suspension or removal from the network.
- As a Service Provider, your company and employees are viewed as professionals in the eye of the customer. It is your responsibility to ensure your employees are well trained and knowledgeable in administering roadside assistance services. Visit the Performance Center in www.AgeroSupport.com for manufacturer towing and road service guidelines.
- All employees should be educated in customer relation skills. As professionals, your employees should present themselves in a professional manner both in appearance and customer relation skills. Utilize the on-line training modules available in the Performance Center of www.AgeroSupport.com to assist you in educating your employees.
- Your service vehicles should be well maintained, equipped and clean at all times. You only have one opportunity to make a good impression.
- Remember your employees and service vehicles are an extension of the roadside assistance program. In most cases, the customer views you as an extension of the client. Thus, it is imperative that you and your employees provide the customer with safe, prompt, courteous and incident free service.

Insurance Coverage

All Service Providers must meet the following Agero minimum insurance requirements:

- **Commercial General Liability or Garage Liability:** Service Provider shall continuously maintain liability insurance written on the 1998 ISO Commercial General Liability or the ISO Garage Liability occurrence forms or equivalent with the following minimum limits of liability:
 - **\$300,000** per occurrence combined single limit for Bodily Injury and Property Damage
 - **\$300,000** per occurrence Personal and Advertising injury
 - **\$300,000** annual aggregate Products/Completed Operations
 - **\$300,000** annual aggregate per project or job General Policy Aggregate
- **Automobile Liability:** Unless included within the Service Provider's Garage Liability Policy, the Service Provider shall maintain Automobile Liability insurance with a single combined limit for Bodily Injury and Property Damage of not less than \$300,000 each accident with respect to the Service Provider's owned, hired, or non-owned vehicles assigned to or used in connection with the performance of the Service Provider's work or services. Coverage should be as broad as or equivalent to coverage under the ISO form CA 00 01 12 93.
- **Workers' Compensation:** The Service Provider shall maintain in full force and effect Workers' Compensation insurance which satisfies the Service Provider's statutory obligation for Workers' Compensation claims, to include Employer's Liability insurance subject to minimum limits of:
 - **\$100,000** each accident – Bodily injury by accident
 - **\$100,000** each employee – Bodily injury by disease
 - **\$500,000** policy limit – Bodily injury by disease

Service Providers engaged in Towing and/or Recovery services must also meet both of the following Agero minimum insurance requirements:

- **Garagekeepers Coverage:** Service Provider shall maintain Garagekeepers Coverage with a limit of not less than \$100,000 for each occurrence. Coverage should be as broad as or equivalent to coverage under the ISO form CA 99 37. Coverage should be provided on a Direct Primary basis and should include both Comprehensive and Collision coverage.
- **Garagekeepers On Hook and Cargo Coverage:** Service Provider shall maintain coverage for vehicles while in tow either through a specific grant of coverage under the Garagekeepers Coverage form, an On Hook and Cargo endorsement to a Garagekeepers Coverage policy or an Automobile policy with an On Hook and Cargo endorsement. No matter what means are adopted, coverage for vehicles in tow shall be maintained with a minimum limit of \$100,000 Property Damage per occurrence and coverage on Cargo shall be maintained with a minimum limit of \$50,000 Property Damage per occurrence.
- **Deductibles or Self Insured Retentions:** Coverage may be provided by policies that include deductible or Self Insured Retentions (SIR's); however, the Service Provider shall be solely responsible for the deductible and/or SIR. All policy deductibles and SIR's must be disclosed in the certificates of insurance submitted to Agero and are subject to review and acceptance by Agero.
- **Insurance Carriers and Certificates:** Each of the required insurance coverages must be written by insurance companies licensed to do business in the State where service is occurring, and with A.M. Best ratings of "A-" "VII" or better.

Each Service Provider shall furnish certificates of the above-mentioned insurance listing as the certificate holder to:

**Agero, Inc.
One Cabot Road, Fourth Floor
Medford, MA 02155
Attention: Agero Network Management**

These certificates should be forwarded to the attention of the Agero Network Management Administrator at the above noted address, upon application to the network, and no later than fourteen (14) days prior to each renewal date of the current insurance policies. Such certificates shall state that, in the event of cancellation, material change in coverage, or non-renewal, at least thirty (30) days advance written notification shall be given to Agero.

Refer to the Specimen Certificate in the Agero Procedures area of www.AgeroSupport.com for guidance in completing an acceptable Certificate.

Preferred Provider Provision

In addition to the metrics associated with Performance Rewards, the following will be used by Agero to determine allocation of service calls, with the first provision listed carrying the most weight.

Additional Insured: All required insurance except Workers' Compensation, shall name Agero as an additional insured under an ISO CG 20 26 11/85 endorsement or its equivalent. A copy of the endorsement evidencing that Agero is an additional insured must be provided.

Excess Limits: Coverage in amounts that exceed minimum Agero requirements.

Amount of Deductible or SIR: The amount of the deductible or Self Insured Retentions (SIR's) will also be used as criteria.

Incident Management

Any vehicle damaged while in the care and custody of the service provider is the service provider's complete responsibility. We strongly recommend to our service providers that you properly instruct your employees to inspect the condition of a vehicle prior to servicing.

As a part of the Agero Network, you assume liability for the work you perform in assisting Agero customers.

NOTE: In no way does any waiver of liability signed by the customer release you from liability on account of negligence on the part of your organization, its employees or contractors.

- Any pre-existing markings or damage should be identified to the customer and noted on the invoice. If a customer is not present, please contact the dispatch center at **1-800-5412262 option 1** to request they document the findings in the call history at the time of service.
- Upon arriving at the destination site, your employee should have the dealership or service facility inspect the vehicle and sign an acknowledgement of receipt when possible.
- Be advised that Agero has an Incident Management Unit that works on behalf of the client and customer to ensure the damage incident is rectified in an expeditious manner. If you need to notify or contact the Incident Management Unit, please call **1-888-551-1050** or email IMT@agero.com
- If a damage incident occurs, Agero expects the service provider to notify their insurance carrier immediately. Agero requires service providers to have the incident resolved or have resolution steps in process within 48 hours of damage notification depending upon the type of incident.
- Vehicles that have been deemed inoperable due to a damage incident require immediate action. A rental vehicle should be made available to the customer immediately. Remember damage incidents are an unfortunate occurrence and most importantly an inconvenience to the customer. If a service provider fails to promptly resolve a damage incident, Agero will take action by suspension, debit and/or termination.
- If necessary, your company can access manufacturer recommended towing and road service guidelines on our service provider website www.AgeroSupport.com in the Performance Center.

Dispatch Procedures

At this time, Agero has three contact/dispatch centers located in Boston, Massachusetts; Tucson, Arizona; and Sebring, Florida. Our contact/dispatch centers are staffed 24 hours and handle millions of roadside assistance dispatches as well as informational calls per year. Considering the volume of calls handled by our contact/dispatch centers and our anticipated growth year after year, Agero focuses on accuracy, speed and efficiency in our call handling processes. In order to prepare and educate your call takers and/or dispatches we will detail our current dispatch process for you.

- At the time of contact, an Agero associate will identify themselves and ascertain if your company can render a particular type of service and request the ETA. In most cases, Agero will expect an ETA of 45 minutes for light duty towing and 30 minutes for road services dependent upon weather conditions and a vehicle's proximity.
- If a service provider acknowledges they can handle the service and the ETA meets requirements, the Agero associate will proceed. The associate will provide your call taker with the disablement address, vehicle information, customer name, contact number if available, tow to destination, if applicable, customer coverage limit, a membership number for non-manufacturing programs, along with a purchase order number or reference number.

In order to ensure prompt service, Agero will not dispatch to an answering service unless they can acknowledge your company can handle the service and provide Agero with an ETA. Also, if Agero should encounter a pager or beeper when attempting to contact your company, we may enter in our dispatch number, but we will continue our attempt to secure service for the customer with another service provider.

Fax Dispatch

If a service provider has an office equipped with a fax and full time office personnel during regular office hours, they can request to be activated on our fax dispatch program. Agero prefers to communicate dispatches to your company through our fax dispatch program. Fax dispatch saves time and clearly communicates dispatch information in printed format.

- Initially, an Agero associate will contact your company via phone to ascertain if your company can render a particular service and request an ETA. If a service provider acknowledges they can meet the request, the Agero associate will request they write down the purchase order number or reference only number being offered to them prior to the call ending. All the information pertaining to the dispatch will then be transmitted to the pre-programmed fax number listed for the service provider.
- If for any reason the fax is not received within 5 minutes of the initial call, please notify the dispatch center immediately at **1-800-541-2262 option 1**. If a call occurs after office hours and the fax is not available, please instruct your employees to request all of the information over the phone at the time of dispatch.
- Also, the fax dispatch form can be used as an invoice. If you wish to be activated as a fax dispatch capable provider, log on to www.AgeroSupport.com and select Business Center then Change My File. Or, contact an associate in Network Management at **1-800-541-2262 option 2** for assistance.

Change in Dispatch/Service Issued

Contact the Agero dispatch center immediately at **1-800-541-2262 option 1** if you encounter a change or problem with the dispatch.

Agero must authorize any changes associated with the initial dispatch.

- Any request of compensation for providing additional services, time, equipment or billing changes will need to be documented and approved by an Agero dispatch center associate during the call. (Ex: if we call you requesting a jump-start for a vehicle and it turns out that a winch is necessary, we would need to approve that in the call for the service to be covered).
- All winching services will be paid in thirty (30) minute increments. For any service longer than thirty (30) minutes, you must call for authorization.
- You must contact Agero for prior authorization if overnight storage is required.
- If for any reason you cancel service, you will not be paid a Gone on Arrival (GOA) service fee.
- If the cost for service varies from your rate schedule established with the Agero Network Operations Department, you must obtain an approval from a Dispatch supervisor at the time of the dispatch. It is required that you log the full name of the supervisor authorizing the call on the invoice to ensure proper payment. After such an occurrence, please follow up with your Regional Manager to discuss the discrepancy in the service rate. Please be advised - neither contact center associates nor supervisors have access to service provider files or service agreements.

- If your dispatch results in a GOA, you must notify the Agero dispatch center immediately for further instructions and possible GOA authorization. A GOA fee **will not be paid** unless the Agero contact center is notified within fifteen (15) minutes of the ETA. A GOA fee **will not be paid** if the dispatch service is cancelled within ten (10) minutes of the original dispatch time.
- In the event that a service cannot be completed on-scene due to other equipment being required, an unsuccessful service attempt, or other reason, Agero may authorize payment according to the Service Provider's GOA rate for the call. If the call is re-dispatched, the completed and successful service will be paid according to the Service Provider's rate agreement for that service type.
- Agero monitors the percentage of GOA invoices submitted by service providers. Agero reserves the right to deny payment of any GOA if the service provider's GOA payments exceed 5% of their overall volume.
- Agero will pay all Service Providers for the final and completed service. For instance, if a call is dispatched as a "jump, possible tow" and the jumpstart is not successful, the call will be paid according to the Service Provider's rate agreement for the tow service. If for some reason the jumpstart is ineffective and the driver must return to his/her shop for a different piece of equipment to complete the tow, the jumpstart attempt would be paid at the Service Providers GOA rate, and the final tow would be paid as the service. All such situations must be called into an Agero dispatcher to be documented and approved for the call.

Dealership and Destination Delivery

When delivering a vehicle into a dealership or service center, please instruct your employees of the desired protocol.

- Inform the Service department/Service desk of the vehicle's arrival.
- Your employee should inquire as to the appropriate area on the property to unload the vehicle.
 - Request that a representative from the dealership or service center inspect the vehicle prior to taking possession. Upon completion of visual inspection, have invoice signed by the representative.
 - Provide the dealership or service center with the customer's name, phone number, vehicle information, and most importantly, the keys.
- If the dealership or service center is closed and a night drop area is available, you are to secure the vehicle on the property. Place the keys and a copy of your invoice that lists the customer's name, phone number and vehicle information in the night drop box.

Direct Payment from Agero Customers/Overages

- Please be advised a reference-only number is provided to you in lieu of a purchase order number when a customer is responsible for rendering payment at the time of service. The reference-only number will allow us to access the call information if needed, but cannot be used to submit for payment to Agero. On these calls, all charges are responsible for payment by the customer at the time of service. As a commitment to our clients, Agero may provide dispatching services to customers after their eligibility or membership has expired or in certain situations. Considering Agero is dispatching the call, charges to the individual are to be charged according to the rates established with Agero in your rate agreement, not at retail rates.

- In addition, in some cases a customer will be eligible for service up to a specific limit. Any overage or amount in excess of the limit will be the responsibility of the customer. Again, any overage or amount in excess of the limit is to be charged according to the rates established with Agero. In these cases, Agero will inform the motorist that they will have to pay the service provider for services or charges over a certain limit at the time service is rendered.
- We suggest that you educate your employees to pay close attention to coverage limits and customer pay information when receiving a dispatch. If a customer's coverage limit is not made clear to you during the dispatch conversation, please ask for clarification at that time. Payments will be made only up to a customer's coverage limit for each call, and clarifying at the time of the call can help to avoid confusion later on.

Direct Calls

In some instances, a customer may contact a service provider directly for service. If this should occur, the customer must pay for the services directly and submit for reimbursement under their program guidelines. A purchase order will not be offered after services have been performed.

Billing Procedures

Agero requires a service provider to record the following information prior to submitting a request for payment.

- Agero purchase order number
- VIN number
- Odometer reading
- Date of service
- Service type
- Equipment type
- Member name
- Membership number, if applicable
- Member signature
- Disabled site information
- Tow to destination address
- Gross miles to site
- Gross towed miles, if applicable
- Itemized break down of charges

On-line Payment

Agero is proud to offer our service providers with an on-line invoice payment application on our Service Provider website at www.AgeroSupport.com. On-line payment is the preferred method of invoice processing because:

- It provides you with the ability to process your invoices online, track a payment once it has been submitted, view your checks before they are sent out and find a payment for a specific PO for tracking purposes.
- Invoices submitted via www.AgeroSupport.com are processed much more quickly than invoices manually submitted. The PO #s show up in your account's drop-down box within 48 hours of dispatch. Simply click on the PO#, fill in the missing information from your invoice and submit it for processing. There is no need to mail in an invoice unless we request it for follow-up

information. Invoices submitted online will be processed each night at midnight EST. Agero cuts checks every two weeks on a Monday, check information is made available online by Tuesday, and all checks are mailed by Wednesday of the same week. Check online under Agero Procedures for the current check run schedule.

We ask that you log on to www.AgeroSupport.com and register your to get started processing and tracking invoices on-line.

Manual Payments

If you do not have Internet access to process your invoices on-line, please mail a copy of them to:

Agero, Inc.
Attn: Service Provider Invoicing
One Cabot Road, Fourth Floor
Medford, MA 02155

Please be sure to never send your original copy of the invoice into Agero for payment. Service Providers are encouraged to always keep a copy of their invoices on file for reference. Manually submitted invoices are processed within 4-6 weeks.

Invoices must be clear and legible and include a complete and correct PO#. Any invoice with missing information will be returned to the Service Provider for completion. Each invoice is processed individually; thus there is no need to submit a statement.

Invoicing Information

There may be times when you have two PO#'s for one call. In these cases, here are some guidelines that will help to expedite proper payment:

- A GOA and then a new dispatch for service: If you first get a GOA for a service and are then re-dispatched to do the service, the GOA should be entered on the lowest numbered task, and the ultimately completed service would go on the higher numbered task. Ex: PO# ABC0204546546-01 would be the GOA and ABC-0204546546-03 would be the service, if those are the two PO#'s issued to you.
- One tow to your storage lot overnight and a re-tow in the morning: There should be two PO#'s used for payment of these services. The first PO# given to you should be entered for the first tow, including miles out to the scene and mileage to your shop. The second PO# should be for the re-tow, no en-route miles, and the miles to the tow-to destination. Storage fees can be added to either PO# but, must be itemized in the "describe charges" area of Submit Claims in the Business Center of www.AgeroSupport.com or on your invoice.
- Please be advised Agero audits and issues invoice payment according to mileage accuracy and rate adherence. In circumstances where you must take an alternate route due to traffic, detours or any other reason, please document that when submitting your invoice. Although a small variance in mileage is permitted, extended differences must be justified by the Service Provider in order for payment to be made.
- If you need to contact Agero regarding an invoice related issue, there are multiple options. During normal business hours of 8:30 a.m. – 5:00 p.m. EST you can call **1-800-541-2262 option 2** for Network Management. You can send an email for us to review your question at spst@agero.com or you can post a message to Agero via the Agero message board on the www.AgeroSupport.com website. Questions regarding specific invoices/PO#'s should be discussed via phone or email. If you have a broad question about Agero procedures or policies, posting them on the message board will allow others to read the conversation, interact and

benefit from the discussion.

Performance Enhancements

Agero primary focus is to satisfy our clients and their customers. As a service provider, you and your company have an impact on our ability to deliver quality customer service. In order to ensure our service partners are truly committed to helping Agero achieve their ultimate goal, we measure their performance based on the following factors'.

- Survey rating
- ETA Accuracy %
- Average ETA
- Call Acceptance %
- Cost Per Call
- GOA %
- Cancellation %
- Online Invoice %

Agero dispatches call volume based on a performance metric system called Performance RewardsSM.

- If a service provider performs well within a particular zip code the system will continue to reward the service provider with additional calls based in the given zip code.
- Service providers who perform poorly within a zip code risk losing calls within that given zip code.
- Service providers can view their performance report monthly via the Performance Center on www.AgeroSupport.com. The performance report consists of 120 days of data, which is updated monthly.

Changes in Service Provider profile or Ownership

Please be advised Agero Service Provider accounts are not transferable. Thus, if there is a change in ownership, please notify Network Management immediately at **1-800-541-2262 option 2** or use the Contact Us feature on www.AgeroSupport.com to inform us of the change in ownership. We may also request written notification to follow. Agero will deactivate the original service provider account. New ownership may obtain an application on-line via www.AgeroSupport.com or contact Network Management at **1-800-5412262 option 2** for assistance.

Today, Agero provides service providers with online access to updating their service provide profile. You can update phone numbers, service capabilities, territory coverage, and billing address information via the Business Center on www.AgeroSupport.com. If you do not have Internet access, contact Network Management at **1-800-541-2262 option 2** for assistance.

Correspondence for Network Management should be mailed to:

**Agero, Inc.
Attn: Network Management
One Cabot Road, Fourth Floor
Medford, MA 02155**

Note: To receive updates on the Agero Service Provider Operation and Procedure Guidelines, visit www.AgeroSupport.com.