

PowerShield Coverage Terms and Conditions

Definitions

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- Administrator** refers to Interstate National Dealer Services of Florida, Inc. dba Warranty Direct.
- Contract**..... refers to this **Vehicle Service Contract** which **You** purchased from **Us** to protect **Your Vehicle**.
- Coverage** refers to the component protection **You** have chosen, as shown on the **Identification Card**.
- Deductible** refers to the **Deductible** type and amount **You** will need to pay, as shown on the **Identification Card**, for covered **Failures**.
- Failure**..... **Failure** is defined as a **Failure** of a defective part or faulty workmanship as supplied by the Manufacturer or Dealer, but does not include gradual reduction in operating performance due to wear or tear or damage resulting from **Failure** of non-covered parts.
- Identification Card** refers to the numbered card which becomes part of this **Contract**. It gives information about **You, Your Vehicle, Coverage** chosen and other significant data.
- We, Us, Our** refers to the entity who is obligated to perform under this **Contract**, as indicated on the **Identification Card**.
- Vehicle**..... refers to the **Vehicle** which is described on the **Identification Card**, which cannot be used for rental, emergency or for-hire purposes.
- You, Your** refers to the **Contract** holder named on the **Identification Card** or the person to whom this **Contract** was properly transferred.

Terms & Conditions

The following Terms and Conditions together with **Your Identification Card** constitute **Your Service Contract**.

1. **CONTRACT PERIOD:** This **Contract** begins immediately and will expire according to the time/mileage selected, whichever occurs first, as shown on the **Identification Card**. **Failure** of a covered component occurring within the first ninety (90) days and 1000 miles after the start date will not be covered.
2. **FAILURE OF COVERED PARTS:** **We** will pay or reimburse **You** for reasonable costs to repair or replace any **Failure** of a part included in **Your Coverage**. **Replacement parts may be new, remanufactured or replacement parts of like kind and quality.**
3. **TERRITORY:** This **Contract** is limited to **Failures** which occur, and repairs that are made, within the United States of America and Canada.
4. **LIMIT OF LIABILITY**
 - a) The maximum limit of liability per loss shall be equal to the actual cash value (ACV) of the vehicle at the time of repair. If a claim on the engine, drive axle or the transmission exceeds the actual cash value of the **Vehicle** and the **Administrator** elects to pay the actual cash value of the vehicle, the vehicle becomes the property of the **Administrator** for salvage. **You** must be able to provide free and clear title prior to **Administrator** paying the ACV.
 - b) The maximum limit of liability per covered vehicle is \$6000. The limit of liability per covered component is as follows: \$3,300 in engine claims; \$2,200 in transmission claims; \$1,500 in differential claims; and \$300 in emergency roadside assistance claims.
 - c) Once the maximum limit of liability has been reached, this **Contract**, its transfer and cancellation rights, terminate.
5. **OUR RIGHT TO RECOVERY:** If **We** pay anything under this **Contract** and **You** have a right to recover from another party, **Your** rights will become **Our** rights up to the amount **We** paid. **You** will do whatever is necessary to enable **Us** to enforce these rights.
6. **TRANSFER RIGHTS:** This **Contract** may be transferred subject to a transfer fee not to exceed \$40.00 by the original **Contract Holder named on the Application Page herein to all subsequent retail buyers before the expiration date of the Contract (licensed dealers excluded) by submission of receipts evidencing completion of manufacturer's prescribed lubrication services and a copy of the sales tax receipt. We also need a letter from You which expresses Your intent to transfer and states the name and address of the new owner.**
7. **MAINTENANCE REQUIREMENTS:** **You** must:
 - a) Change the engine oil and filter within sixty (60) days of the warranty start date.
 - b) Have the engine oil and filter changed by a commercial service facility every four (4) months or four thousand miles thereafter whichever comes first. Proper documented and verifiable receipts for oil and engine filter changes will be required in the event of a claim. Hand written receipts will not be accepted. Receipts must be on licensed repair facility letterhead and include date and mileage at time of service.
 - c) Maintain **Your Vehicle** according to the manufacturer's recommendations as outlined in the owner's manual. **NOTE: Your** owner's manual has separate required maintenance schedules for "normal" and "more severe" operating conditions. **You** are required to follow the maintenance schedule that applies to **Your** conditions.
 - d) Be sure only the proper grade of lubricants and coolants, as recommended by the manufacturer, is used in **Your Vehicle**.
 - e) Retain verifiable receipts for all parts and materials necessary to perform the required maintenance.
8. **DEDUCTIBLE:** In the event of a **Failure** covered by this **Contract**, **You** may be required to pay a **Deductible**. No **Deductible** payment is required with respect to **Coverages** listed in the Benefits section of this **Contract**. The **Deductible** type and amount **You** have to pay is shown on the **Identification Card**, for covered **Failures** on a per repair visit basis. Should a covered **Failure** require more than one visit to repair, only one **Deductible** will apply to that **Failure**.

9. **ARBITRATION:** Any controversy or claim arising out of or relating to this **Contract**, or the breach thereof, may be settled by non-binding Arbitration. Either party may make a written request to the American Arbitration Association. If both parties agree to Arbitrate, the parties would then agree to abide by the rules and protocol established by the AAA.

PowerShield Coverage

This Contract covers ONLY the components/parts listed below:

ENGINE. (a) The following lubricated internal parts: pistons, pins & rings, connecting rods & bearings; crankshaft & main bearings; camshaft, followers & cam bearings; push rods, valves, springs, replaceable guides, seats & lifters; rocker arms, shafts & bushings; timing gear, chain, tensioners & retainers; eccentric shaft; oil pump. (b) Timing belt; serpentine belt; Water pump; Impeller shaft, bearings, bushings & housing; intake & exhaust manifolds; engine mounts & cushions; engine torque strut; harmonic balancer; flywheel (flexplate) & flywheel ring gear; mechanical fuel pump; dipstick & tube; all pulleys. (c) All lubricated internal parts of the vehicle manufacturer installed turbocharger or supercharger. The housing is covered ONLY if damaged by the **Failure** of a lubricated internal part. (d) Engine head(s); engine block; cylinder barrels; timing cover; valve cover(s); oil pan; dipstick & tube, ONLY if damaged by the **Failure** of a lubricated internal part.

TRANSMISSION. (a) All lubricated internal parts contained within the case(s). (b) Computer modules & solenoids; filler tube & dipstick; vacuum modulator; internal linkage. (c) Transmission case, transfer case & torque converter case, ONLY if damaged by the **Failure** of a lubricated internal part.

DRIVE AXLE. (a) All lubricated internal parts contained within the housing(s). (b) Axle shafts; constant velocity joints (CV); universal joints; drive shafts; locking hubs; locking rings; supports, retainer & bearings. (c) Differential housing, transaxle housing & final drive housing, ONLY if damaged by the **Failure** of a lubricated internal part.

Benefits

CAR RENTAL REIMBURSEMENT: Should the Contract Holder's Vehicle become inoperable and have to remain overnight for repair at the Dealership or Authorized Repair Facility, Administrator agrees, in the event of a Failure of a covered component, to reimburse the Contract Holder for rental car transportation (except where prohibited by law). Such expense shall be limited to thirty-five dollars (\$35) per calendar day and not to exceed one hundred seventy-five dollars (\$175) per occurrence. In computing the amount due under this rental Coverage, only actual factory manual repair time on the Vehicle is covered. *Example 1 to 8 hours = 1 day; 8.1 to 16 hours = 2 days; 16.1 to 24 hours = 3 days; 24.1 to 32 hours = 4 days, 32.1 to 40 hours = 5 days. Car rental benefit will not be extended to include downtime waiting for parts or other delays beyond control of Dealer or Authorized Repair Facility.*

TRAVEL EXPENSES: We will, in the event a Failure covered by this Contract occurs more than one hundred (100) miles from Your home, reimburse You up to fifty dollars (\$50) per day for up to three (3) consecutive days for receipted motel/restaurant expenses (except where prohibited by law). The date of Failure will be considered the first day of the three (3) day maximum period.

EMERGENCY ROADSIDE ASSISTANCE:

**For Emergency Roadside Assistance up to
\$50 per occurrence, call toll-free 1-877-398-3637
for Interstate Roadside Assistance.**

Towing Assistance - When towing is necessary, **Vehicle** is towed to the nearest authorized service facility.

Battery Boost – If battery **Failure** occurs, a jump-start will be applied to start the covered **Vehicle**.

Flat Tire Assistance – Service consists of removal of the flat tire and its replacement with the spare tire. If the disabled **Vehicle** has no inflated spare or if it has two (2) or more flat tires, it will be towed to the nearest service facility.

Gasoline, Oil, Fluid & Water Delivery Service – An emergency supply of gasoline, oil, fluid and water will be delivered if **You** are in immediate need. **You** must pay for the gasoline or other fluid when it is delivered.

Lock-Out Assistance – If **Your** keys are locked inside of **Your Vehicle**, **We** will provide assistance in gaining entry to **Your Vehicle**.

NON-COVERED ITEMS: (for Roadside Assistance benefit only)

1. Cost of parts, replacement keys, fluids, lubricants or cost of gasoline, cost of installation of products, material, and additional labor relating to towing. Any service covered under valid manufacturer's warranty.
2. Non-emergency mounting or removing of any tires, snow tires, or chains. Tire Repair. Motorcycles, trucks over one-ton capacity, taxicabs or other commercial delivery vehicles. Camping trailers, travel trailers, or any vehicles in tow. Any and all taxes, or fines. Damage or disablement due to collision, fire, or vandalism.
3. Towing from or repair work performed at a service station, garage or repair shop. Service on a **Vehicle** that is not in a safe condition to be towed. Non-emergency towing or other non-emergency service. Impound towing or towing by other than an authorized service provider, except as noted below; **Vehicle** storage charges; a second tow. Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, Participant. Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law.
4. **Coverage** shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the Covered **Vehicle(s)** in the commission of a felony.
5. Repeated service calls for a covered **Vehicle** in need of routine maintenance or repair. Only one disablement for the same cause during any seven-day period will be accepted. Reimbursement for services secured through any other source.

All Roadside Assistance services are provided by Road America Motor Club, administrative offices located at 7300 Corporate Center Drive, Suite 601, Miami, FL 33126.

What to do in the Event of a Failure

1. Prevent Further Damage - **You** should use all reasonable means and precautions to protect **Your Vehicle** from further damage. This **Contract** will not cover damage caused by not securing a timely repair of the failed component.
2. Take **Your Vehicle** to a Licensed Repair Facility - If **Your Vehicle** breaks down, take **Your Vehicle** to the licensed repair facility of your choice (**You** may contact **Administrator** for assistance in locating a repair facility).
3. Instruct the repair facility that they must obtain an authorization number from **Administrator** prior to proceeding with repairs. The amount so authorized is the maximum that will be paid. Any additional amounts need prior approval.
4. In some cases, **You** may be required to authorize the repair facility to inspect or tear down **Your Vehicle** to determine the cause and cost of the repair. **You** will be responsible for these charges if **Failure** is not covered by this **Contract**. **We** reserve the right to require an inspection of **Your Vehicle** prior to any repair being performed.
5. After **Administrator** has been contacted, review with the repair facility what will be covered by this **Contract**.
6. **Administrator** will reimburse the repair facility, by credit card, or **You** for the cost of authorized repairs performed on **Your Vehicle**, less any applicable **Deductible**. All repair orders and necessary documentation must be submitted to **Administrator** within thirty (30) days to qualify for payment.

If **You** have any questions regarding **Coverages** or procedures, please contact **Administrator** at the following number:

800-526-0929
Fax: 516-745-1986

Repair Facility Guidelines for Claims Handling

Follow these steps when handling a claim:

1. Advise **Contract** holder that evaluation of a **Failure** does not mean that the repair is covered under this **Contract**. All covered repairs must receive prior authorization by **Administrator**.
2. Have **Contract** holder authorize inspection/tear down of the **Vehicle** to determine **Failure's** cause and cost to repair. Save all components, including fluids and filters, should **Administrator** require outside inspection. Notify **Contract** Holder that cost of tear down will not be paid if it is determined that **Failure** is not covered under this **Contract**.
3. Determine the cause of **Failure**, correction required and cost of the repairs.
4. Contact **Administrator's** Claims Advisor at 800-526-0929 to get authorization to proceed with the claim. Be prepared with the following when placing the call:
 - a. Customer's Name and **Contract** Number.
 - b. Cause of **Failure** and recommended correction.
 - c. Cost of repair.
5. The Claims Advisor will verify **Coverage** and do one of the following:
 - a. Approve Claim - If approved, **You** will be given an authorization number to be recorded on the repair order. The authorized amount is the maximum that will be paid. Additional amounts must receive prior approval.
 - b. Require Additional Evaluation, Inspection or Tear Down - **Administrator** may require an inspection prior to repair being completed. If a tear down is required to determine cause of **Failure**, **Contract** holder must authorize same. Notify **Contract** holder that if the repair is not covered, then **Contract** holder will be responsible for cost of the tear down. Repair facility should save all components requiring inspection, including fluids and filters. The Claims Advisor will arrange for the inspection. If inspection is not made within forty-eight (48) hours, contact the Claims Advisor.
 - c. Deny the claim and provide the reason for the denial.
6. Review **Administrator's** findings with **Contract** holder as well as what will be covered by **Contract** and what portion of the repairs, if any, will not be covered.
7. Obtain **Contract** holder's authorization to complete repairs. All repair orders must have customer's signature to qualify for payment.
8. Submit repair order(s) which should contain **Contract** number, authorization number and authorized amount to Claims Administrator within thirty (30) days at the following address. For immediate claims payment, ask about **Our** credit card payment plan.

Administration performed by:

Interstate National Dealer Services of Florida, Inc.

333 Earle Ovington Blvd.

Uniondale, NY 11553

800-526-0929

Fax: 516-745-1986

FLORIDA LICENSE NO. 60088

Cancellation of Vehicle Service Contract

BY CONTRACT HOLDER

Pursuant to section 634.121(5), Florida Statutes, the Contract Holder named herein may cancel this Contract at any time during the first sixty (60) days from the inception date by surrendering the Contract to the issuing dealer or directly to us. The full amount of the premium will be refunded to you less any claims paid and less an administrative fee equal to five percent (5%) of the total premium of the Contract. If you cancel the Contract after the sixty (60) day period, you will receive a refund of ninety (90%) percent of the pro rata unearned premium based upon the lesser of the unused mileage or unused days of coverage remaining. All refunds will be made payable to you or to the lienholder where applicable. In the case of repossession, a cancellation request received from the lienholder of record will be processed with the refund going to the lienholder.

BY INTERSTATE NATIONAL DEALER SERVICES OF FLORIDA, INC.

We may cancel the Contract only for the following: (1) if the odometer is inoperative for any reason; (2) for misrepresentation, fraudulent acts, intentional torts, or violation of any terms or conditions of this Contract; (3) if the Contract holder has failed to maintain the motor vehicle as prescribed by the manufacturer or (4) non-payment of premium. If we cancel as set forth above, notice will be mailed to you at the address shown in the declarations ten (10) days prior to the effective date of cancellation. Refund of the unused coverage will be the lesser of the unused days or the unused mileage of coverage remaining. Refund will be made payable to you or the lienholder where applicable. Refund will equal one hundred (100%) of the paid unearned pro rata premium.

Exclusions

This Vehicle Service Contract Provides NO Coverage or Benefits for the following:

- A. FAILURE OF A COVERED COMPONENT OCCURRING WITHIN THE FIRST NINETY (90) DAYS AND 1,000 MILES AFTER THE START DATE WILL NOT BE COVERED.
- B. OIL CONSUMPTION, WORN OUT PARTS, AND DIMINISHED PERFORMANCE INCLUDING THAT RESULTING FROM A GRADUAL REDUCTION IN OPERATING PERFORMANCE DUE TO NORMAL WEAR AND TEAR SUCH AS TO GUIDES, VALVES, RINGS, AND TRANSMISSION CLUTCH PACK, DISCS AND BANDS IS NOT COVERED.
- C. DIESEL ENGINES MANUFACTURED PRIOR TO 1990, ROTARY ENGINES, 4100 GM ENGINES OR ENGINES USED IN COMMERCIAL VEHICLES ARE EXCLUDED.
- D. THE FOLLOWING PARTS: CARBURETOR; BATTERY; BATTERY/BATTERY PACK ON HYBRID VEHICLES; SHOCK ABSORBERS; MANUAL TRANSMISSION CLUTCH ASSEMBLY; FRICTION CLUTCH DISC AND PRESSURE PLATE; THROWOUT BEARING; MANUAL AND HYDRAULIC LINKAGES; DISTRIBUTOR CAP AND ROTOR; SAFETY RESTRAINT SYSTEMS (INCLUDING AIR BAGS); GLASS; LENSES; SEALED BEAMS; LIGHT BULBS; BRAKE HARDWARE; ALL EXHAUST AND EMISSION COMPONENTS EXCEPT THOSE SPECIFICALLY LISTED UNDER THE COVERAGE SECTION OF THIS CONTRACT; WEATHER STRIPS; ALL TRIM, MOLDINGS, HANDLES, KNOBS OR DIALS; BRIGHT METAL; CHROME; UPHOLSTERY AND CARPET; PAINT; OUTSIDE ORNAMENTATION; BUMPERS; BODY SHEET METAL AND PANELS; TIRES AND WHEELS/RIMS; GPS NAVIGATION SYSTEMS; PHONE SYSTEMS; TV/VIDEO/ENTERTAINMENT SYSTEMS AND INTERNET ACCESS SYSTEMS.
- E. MAINTENANCE SERVICES AND PARTS DESCRIBED IN YOUR VEHICLE'S OWNER'S MANUAL AS SUPPLIED BY THE MANUFACTURER AND OTHER NORMAL MAINTENANCE SERVICES AND PARTS INCLUDING, BUT NOT LIMITED TO: ALIGNMENTS; WHEEL BALANCING; TUNEUPS; SPARK PLUGS AND SPARK PLUG WIRES; GLOW PLUGS; HOSES; DRIVE BELTS; BRAKE PADS, LININGS, SHOES, DRUMS AND ROTORS; WIPER BLADES.
- F. SHOP SUPPLY CHARGES; EPA DISPOSAL FEES; SPECIAL ORDER PARTS SHIPPING COST; PARTS LOCATOR RESEARCH FEE; STORAGE FEES; FILTERS, LUBRICANTS, COOLANTS, FLUIDS AND REFRIGERANTS EXCEPT WHEN REPLACEMENT IS REQUIRED DUE TO A COVERED FAILURE.
- G. ANY COMPONENT NOT COVERED BY THE VEHICLE MANUFACTURER FOR THE FULL TERM OF THE VEHICLE WARRANTY IS EXCLUDED.
- H. ANY FAILURE RESULTING FROM COLLISION; INTERNAL OR EXTERNAL FIRE; THEFT; VANDALISM; RIOT; EXPLOSION; LIGHTNING; EARTHQUAKE; FREEZING; RUST OR CORROSION; WINDSTORM; HAIL; WATER OR FLOOD; ACTS OF GOD; ACTS OF WAR; ACTS OF TERRORISM; SALT; ENVIRONMENTAL DAMAGE; CONTAMINATION OR LOSS OF FLUIDS, FUELS, COOLANTS OR LUBRICANTS; ABUSE; NEGLIGENCE; LACK OF NORMAL MAINTENANCE REQUIRED BY THE MANUFACTURER'S MAINTENANCE SCHEDULE FOR YOUR VEHICLE; IMPROPER SERVICING AFTER THE EFFECTIVE DATE OF THIS CONTRACT; SLUDGE BUILD-UP OR FAILURE TO MAINTAIN PROPER LEVELS OF LUBRICANTS AND/OR COOLANTS; NOT PROTECTING THE VEHICLE FROM FURTHER DAMAGE WHEN A FAILURE HAS OCCURRED.
- I. ANY REPAIR OR REPLACEMENT OF A COVERED PART IF NO FAILURE HAS OCCURRED REGARDLESS OF REPAIR FACILITY RECOMMENDATIONS; OR IF THE WEAR ON THAT PART HAS NOT EXCEEDED THE FIELD TOLERANCES PERMITTED BY THE MANUFACTURER; ANY REPAIR NOT SPECIFICALLY AUTHORIZED BY US.
- J. IF ANY ALTERATIONS HAVE BEEN MADE TO YOUR VEHICLE OR YOU ARE USING, OR HAVE USED, YOUR VEHICLE IN A MANNER NOT RECOMMENDED BY THE MANUFACTURER. THIS WILL INCLUDE, BUT NOT BE LIMITED TO: THE FAILURE OF ANY CUSTOM OR ADD-ON/AFTERMARKET PART REGARDLESS IF SUPPLIED BY A FRANCHISED DEALER OR NOT; ANY FRAME OR SUSPENSION MODIFICATIONS; LIFT KITS; OVERSIZED/UNDERSIZED TIRES OR WHEELS; TRAILER HITCHES; UNAUTHORIZED MODIFICATIONS TO ANY SYSTEM.
- K. IF YOUR ODOMETER HAS CEASED TO WORK AND REPAIRS HAVE NOT BEEN IMMEDIATELY MADE; THE ODOMETER HAS BEEN ALTERED IN ANY WAY SUBSEQUENT TO PURCHASE; OR IF VEHICLE'S TRUE MILEAGE CANNOT BE DETERMINED.
- L. ANY LIABILITY FOR PROPERTY DAMAGE, OR FOR INJURY TO OR DEATH OF ANY PERSONS ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR VEHICLE, WHETHER OR NOT RELATED TO THE PARTS COVERED. LOSS OF TIME, PROFIT, INCONVENIENCE, OR ANY OTHER LOSS THAT RESULTS FROM A FAILURE (EXCEPT AS PROVIDED UNDER THE BENEFITS OR COVERAGES HEREIN.)
- M. REPAIRS TO SEIZED OR DAMAGED ENGINES DUE TO CONTINUED OPERATION REGARDLESS OF CAUSE OR WITHOUT SUFFICIENT LUBRICANTS OR COOLANT. YOU ARE RESPONSIBLE FOR MAKING CERTAIN THAT THE OIL AND TEMPERATURE

WARNING LIGHTS/GAUGES ARE FUNCTIONING PROPERLY. YOU MUST PULL OFF THE ROAD IMMEDIATELY AND DISCONTINUE VEHICLE OPERATION WHEN EITHER OF THESE LIGHTS/GAUGES INDICATES INADEQUATE PROTECTION OR PERFORMANCE OR WHEN OVERHEATING OCCURS.

- N. SALVAGED TITLE VEHICLES; WHEN RESPONSIBILITY FOR A REPAIR IS COVERED BY AN INSURANCE POLICY; WARRANTY FROM THE MANUFACTURER INCLUDING EXTENDED DRIVE TRAIN, MAJOR COMPONENT OR FULL COVERAGE WARRANTIES; A REPAIRER'S GUARANTEE/WARRANTY; OR FAILURES FOR WHICH THE MANUFACTURER HAS ANNOUNCED ITS RESPONSIBILITY THROUGH ANY MEANS, INCLUDING RECALL CAMPAIGNS AND FACTORY SERVICE BULLETINS.**
- O. IF YOUR VEHICLE IS USED FOR TOWING A TRAILER OR OTHER OBJECT OR VEHICLE WITHOUT BEING EQUIPPED WITH A FACTORY INSTALLED OR AUTHORIZED TOW PACKAGE; OR IS USED FOR COMMERCIAL PURPOSES, INCLUDING, BUT NOT LIMITED TO, RENTAL, TAXI, LIMOUSINE, LIVERY OR SHUTTLE, TOWING OR ROAD REPAIR, CONSTRUCTION, FARMING OR AGRICULTURAL PURPOSES, JOB SITE ACTIVITIES, HAULING, POLICE OR EMERGENCY SERVICES, PRINCIPAL OFF ROAD USE, RACING, COMPETITIVE DRIVING, SNOW REMOVAL, ROUTE-WORK, SERVICE OR REPAIR UNLESS COMMERCIAL USE OPTION HAS BEEN PURCHASED AND ACCEPTED BY US.**
- P. ANY FAILURE OCCURRING PRIOR TO THE CONTRACT PURCHASE DATE, OR IF INFORMATION PROVIDED BY YOU OR A REPAIR FACILITY CANNOT BE VERIFIED AS ACCURATE OR IS FOUND TO BE DECEPTIVELY INACCURATE.**
- Q. ANY FAILURE OCCURRING OUTSIDE OF THE UNITED STATES OF AMERICA OR CANADA.**
- R. DAMAGE CAUSED BY PRE-IGNITION DETONATION, PINGING, IMPROPER/CONTAMINATED FUEL OR IMPROPER ENGINE ADJUSTMENTS.**