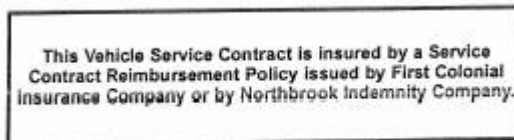


DATED: JULY 13, 2007

NOTICE TO VEHICLE SERVICE CONTRACT HOLDERS COVERED BY FIRST COLONIAL INSURANCE COMPANY OR NORTHBROOK INDEMNITY COMPANY ("FIRST COLONIAL" OR "NORTHBROOK")

Some Vehicle Service Contracts ("Contract") issued by Automotive Professionals, Inc. on or after November 2005 were backed by First Colonial Insurance Company or Northbrook Indemnity Company. You can determine if yours is one of them by looking on the back of your contract or by searching the "FCIC/NIC section of the "Information for Consumers" section of this website.

If your contract contains a box like this, you, or your authorized repair facility can submit your claim to First Colonial or Northbrook for authorization by calling **800-441-1274**.



NOTICE

If you have a claim on a contract backed by First Colonial or Northbrook, **there is no need for you to contact either the insurers or the Bankruptcy Trustee.** Instead, contact your Dealer (or other authorized repair facility), and follow the process specified in your contract *just as you would have done prior to the API Bankruptcy*. Please note, however, that neither First Colonial nor Northbrook insures Guaranteed Price Refund ("GPR") claims.

Just as was the case before the API bankruptcy, you or the authorized repair facility must obtain prior authorization from the administrator at this number before starting repairs to your vehicle. It is your responsibility to prevent further damage to your vehicle until your claim is authorized. However, if you have incurred expense prior to July 19, 2007, to make repairs which you believe should have been covered by your contract, but were unable to obtain authorization because of the API bankruptcy, please call the 800 number for further instructions.

First Colonial and Northbrook Authorization Number:

800-441-1274

PRIOR TO CALLING, PLEASE REVIEW YOUR CONTRACT

**PREPARED BY
FIRST COLONIAL INSURANCE COMPANY
AND NORTHBROOK INDEMNITY COMPANY**