

Riddle's Premium Care and Repair Plan - Exclusive protection for your fine jewelry purchase

The Riddle's Premium Care and Repair Plan goes above and beyond any manufacturer's warranty to cover items related to maintaining your fine jewelry item. There are no deductibles or hidden fees.

DEFINITIONS:

- "Merchandise" shall mean the merchandise identified on the original sales slip as covered by the Premium Care and Repair Plan.
- "Plan" means this Premium Care and Repair Plan.
- "Plan Price" is the purchase price paid for the Plan as shown on the original sales slip.
- "WE", "US" and "OUR" means Riddle's Group Inc., d/b/a Riddle's Jewelry, 2707 Mt. Rushmore Road, Rapid City, South Dakota 57701, via phone 1-605-343-2226. Riddle's Group Inc. is the party obligated to provide services to you under the Plan.
- "YOU" or "YOUR" means the original customer who purchased the Merchandise or original receiver of the Merchandise, in the case of a gift, covered by the Plan.
- "Diamond" is a mineral created by nature consisting essentially of pure carbon crystallized in the isometric system.
- "Synthetic Diamond" / "(Lab)oratory Diamond" / "Created Diamond" / "Lab Grown" Diamond is a product that has the same physical and optical characteristics as a diamond but has not been mined.
- "Gemstone" is a mineral or natural origin that is used jewelry for reasons of combined beauty, rareness and intrinsic value.
- "Synthetic Gemstone" / "Created Gemstone" / "(Lab)oratory Gemstone" is an artificial product that has essentially the same physical and optical characteristics as its natural mined counterpart.
- "Imitation / Simulant" is an artificial product that imitates the appearance of a diamond or gemstone without having their chemical composition, physical properties or structure.

WHAT IS COVERED: This is a repair plan. In consideration of YOUR payment of the Plan Price, WE will furnish labor and parts necessary to maintain the Merchandise in a usable and wearable condition, provided such service is necessitated by Merchandise wear through the normal usage of the Merchandise under the ordinary conditions for which it was designed. The Plan coverage includes, but is not limited to, the following services, subject to the other terms and conditions of the Plan and at OUR sole discretion:

- **Replace, Recut or Re-polish**
 - Diamonds that have been chipped or broken may be replaced, recut or re-polished.
 - Synthetics, Gemstones, and Imitations are omitted from this section.
- **Prongs, Channels and Crowns**
 - Retip and/or replace worn or broken prongs that jeopardize the security of the stone(s).
 - Rebuild and/or replace worn channels that jeopardize the security of the stone(s).
 - Retip and/or replace crowns that jeopardize the security of the stone(s).
- **Stone Tightening**
 - Will tighten any setting where a stone may be loose.
- **Defective Mountings**
 - For a period of one year from the original date of merchandise purchase any jewelry mounting or setting that is defective in either workmanship or materials will be repaired or replaced.
- **Rhodium plating white gold**
 - One annual Rhodium plating at no charge when done without a covered repair
- **Ring sizing**
 - Ladies: No charge to size down to a size 4 and up to a size 9
 - Gentleman's: No charge to size down to a size 8 and up to a size 12
- **Ring Joining**
 - No charge soldering of wedding sets together at the bottom of the shank
- **Pendant Bail Repair**
 - Repair and/or rebuild lost metal that jeopardizes the security of the pendant
- **Chain soldering**
 - Repair and/or replace non-functioning chain clasp
 - Free chain soldering for five years from original merchandise purchase
- **Earring repair (Post and Clutch)**
 - Repair and/or replace earring post or clutch that jeopardizes security of earring.

- **Tennis Bracelet Prongs and Channels**
 - Retip and/or rebuild worn or broken prong that jeopardizes the security of the stone.
- **Bracelet moving parts**
 - Hinges, tubes, links and jump rings are covered for a period of three years from original merchandise purchase.
- **Bracelet Clasps**
 - Repair and/or replace bracelet clasp that does not function properly.
- **Resetting your diamonds/ gemstones and restringing pearls**
 - Pearls: No charge restringing on pearl strands
 - Diamonds/Gemstones:
 - No charge re-setting on diamonds, laboratory grown diamonds, and gemstones that have come free of their mounting/setting.
 - Center and side diamonds that are lost from their original setting during normal wear will be replaced at a value not to exceed \$10,000 provided the item has met the conditions outlined in the *Your Obligations* section of this document.
- **Limited Lifetime Trade-In Policy**
 - **Diamonds / (Lab)oratory Diamonds**
 - We agree to accept your center diamond, at any time, for fair market value, towards any diamond jewelry of at least double value.
 - We agree to accept your center (Lab)oratory diamond, at any time, for fair market value, towards any (Lab)oratory diamond of at least double value.
 - **Synthetic Gemstones, Gemstones, and Imitations**
 - Gemstones, Synthetic Gemstones, and Imitations are not eligible for the limited lifetime trade-in.
 - **In-Store Credit**
 - When an item is used towards the purchase of a new item under the provisions outlined in the Limited Lifetime Trade-In Policy, you will receive In-Store Credit for any item returned during the 60-day return option for the items value you traded in.
 - **Fair Market Value (FMV)**
 - Fair market value is calculated using the price of like, similar or comparable product(s) currently being sold by US. Such value is derived and based on OUR knowledge of the market trends and current acquisition ability of the product. The fair market value will be determined solely by US and in some instances the fair market value may result in a \$0.00 value for the given product. Fair market value is not an appraised value, estate value, auction estimate, or replacement value.

All Repairs shall be completed by US or by such other repair center of OUR choice. Parts may be replaced with others, including non-original manufacturer's parts, of like kind and quality.

WHAT IS NOT COVERED:

This is not a replacement plan. Nothing herein shall obligate US to repair or replace materials other than normal wear and tear. This Plan does not cover loss or theft of the Merchandise or damage resulting from loss of any kind. If YOU purchase the Plan after YOU purchase the Merchandise, the Plan does not cover pre-existing conditions in the Merchandise that occurred after YOU purchased the Merchandise and prior to the effective date of the Plan.

LIMIT OF LIABILITY:

OUR total liability under this Plan is the Purchase Price paid for the Merchandise as shown on the sales slip. In the event that the total value of all authorized services WE provide under the Plan exceeds the Purchase Price of the Merchandise (as shown on YOUR sales slip), We shall have satisfied all obligations owed under the Plan. IN NO EVENT SHALL WE BE LIABLE FOR ANY SPECIAL, INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES, NO MATTER WHAT THE CAUSE, INCLUDING DELAY IN RENDERING SERVICE UNDER THIS PLAN, OR LOSS OF USE DURING THE PERIOD THAT THE MERCHANDISE IS BEING PREPARED OR OTHERWISE AWAITING PARTS.

YOUR OBLIGATIONS:

We require YOUR jewelry to be examined every six months by a representative of Riddle's Jewelry and to have the examination documented in the Examination Record portion of the warranty/guarantee, plan document, or Riddle's Jewelry computer system. YOU must and shall perform all maintenance on the Merchandise required by any applicable underlying warranties/guarantees or the Plan to maintain the Merchandise in usable and wearable condition, as provided in such warranties/guarantees or the Plan. Damage resulting from failure to comply with recommended services and/or maintenance under such warranties/guarantees or the Plan will result in coverage not being extended under any warranty/guarantee or this Plan.

YOU must provide the care and maintenance of the Merchandise as described above. You must maintain possession of YOUR sales slip and Plan document, which will serve as identification of Plan purchase, as well as, merchandise identification for covered item.

TERM:

Coverage provided by the plan shall commence on the date of Plan purchase as shown on YOUR original sales slip. Time frames for coverage listed in the Plan shall be determined from the original date of merchandise purchase as shown on YOUR original sales slip. The Plan shall be in effect from the date the Plan is purchased as shown on YOUR sales slip and shall continue for the lifetime of the original customer or original receiver of merchandise, in the case of a gift, subject to OUR limit of liability as stated in the Limit of Liability Section above. The Plan is void if the Merchandise is used as a trade-in toward another item after 24 months and a new Premium Care and Repair Plan would need to be purchased on the new item. If the Merchandise is used as a trade-in toward another item within 24 months from the original merchandise purchase any difference between the original Plan and the new Plan is due from the customer to continue Plan coverage.

CANCELLATION:

Cancellation by YOU. YOU may cancel the Plan for any reason at any time by visiting any of OUR store locations and requesting cancellation.

If YOU request cancellation of the Plan where services were **NOT** received under the Plan:

Diamond / (Lab)oratory Diamond Merchandise - If YOU request cancellation within sixty (60) days of the original purchase date of the Plan (as shown on Your sales slip) and no services have been provided to YOU under the Plan, then the Plan is void and YOU will receive a full refund of the Plan Price.

Gemstone / Synthetic Gemstone Merchandise - If YOU request cancellation within twenty (20) days of the original purchase date of the Plan (as shown on YOUR sales slip) and no services have been provided to YOU under the Plan, then the Plan is void and YOU will receive a full refund of the Plan Price.

If YOU request cancellation of the Plan where services were received under the Plan:

Diamond / (Lab)oratory Diamond Merchandise – within sixty (60) days of the original purchase date of the Plan YOU will receive the difference between the Plan Price paid less any services received and the Plan will become void.

Gemstone / Synthetic Gemstone Merchandise – within twenty (20) days of the original purchase date of the Plan YOU will receive the difference between the Plan Price paid less any services received and the Plan will become void.

Cancellation by US. WE may not cancel the Plan except for non-payment, fraud, work performed by another entity other than US, material misrepresentation by YOU and/or unforeseen circumstances beyond our control. Notice of cancellation by US will be sent to YOU at least thirty (30) days prior to cancellation, and will state the effective date and reason for cancellation. If WE cancel the Plan, YOU will receive a refund of the Plan Price Paid less the price of any services received under the Plan.

NO DEDUCTIBLE:

You are not required to pay any deductible under the Plan.

LIMITATION ON TRANSFER:

This Plan is only for the benefit of the original customer or original receiver of merchandise, in the case of a gift. It is not transferable to anyone else.

FULL FAITH AND CREDIT:

OUR obligations under the Plan are backed by OUR full faith and credit. The Plan is not guaranteed under a service contract reimbursement policy. The Plan is not an insurance policy.

ENTIRE AGREEMENT:

This document sets forth the entire agreement between parties with respect to the Plan and no representation, promise or condition not contained herein shall modify these terms.