



January 13, 2010

Dear Valued HELP Dealer:

ICP has just been informed that ALL HELP claims on all contracts sold before January 1, 2010 will be administered by FWC/Assurant (see attached letter from Equiguard dated December 31, 2009).

Of particular IMPORTANCE is the immediate requirement for PRIOR APPROVAL from FWC on ALL HELP repairs!!

Please be sure to call FWC for pre-approval on ALL HELP repairs – both on contracts sold before AND after October 2004.

Sincerely,

A handwritten signature in black ink, appearing to read "Lisa Townley", written in a cursive style.

Lisa Townley,
ICP Brand Marketing

Cc: Karan Tidwell, JT Holtschlag, D. Shell, R. Fletcher