



September 1, 2009

Dear Valued HELP Dealer:

ICP has been informed that **on August 29, 2009 Equiguard filed a Chapter 11 bankruptcy petition due to an impasse between Equiguard and its insurance underwriter, Assurant Solutions.** A copy of Equiguard's notice letter is attached. While we do not have all the details, we wanted to inform you immediately.

Here are our next steps:

1. ICP is withdrawing our fall 2009 HELP pre-season promotion buy-down that was scheduled to occur from September 1 through October 31, 2009.
2. ICP does not endorse sales of new HELP contracts and will not reinstate its endorsement until we have received adequate assurances that future contracts will be honored and supported. ICP recommends that dealers not sell either residential or commercial HELP contracts until further notice. Please send all previously sold contracts to Equiguard for processing.
3. According to the attached letter from Equiguard, all previously sold contracts are insured and should be honored.
 'the Extended Service Agreements that are sold into the market are fully insured by Assurant Solutions, and we expect that all eligible claims will be paid by Assurant Solutions.'
4. ICP is evaluating options for future HELP extended service agreement plans and will communicate more on this as we have options defined. As noted in their letter, Equiguard plans to continue to be in the business of selling fully insured Extended Service Agreements.

You and your business are very important to ICP. We will keep you advised as we get further details. Thank you for your patience as we work through this.

Sincerely,

A handwritten signature in black ink, appearing to read "Lisa Townley".

Lisa Townley,
ICP Brand Marketing