NanoCure Sales Training

Nobilis Group - Dent Zone Companies

History

- Nobilis is our new name which means noble in Latin
- We have 25 years of proven success in PDR business
- 5000 technician network largest in the industry
- Our larger customers include Group One, Auto Nations, and Berkshire Hathaway
- John Martin, our President of Sales, used his vast experience to consider and improve the best of all our competitors' products and warranties and create two new brands called AutoBodyguard and NanoCure utilizing:
 - High aggregate exclusionary warranties designed to minimize "heat" to the dealer and pay most claims
 - Nanotechnology innovations using Zinc Oxide molecules
 - Low VOC exterior Flouropolymer Compounds
 - Zero VOC Flourochemical interior water based sealants
 - Noble Ion Technology designed to neutralize all interior organic odors
 - Odorless and colorless interior products that are safe for the environment, humans, and pets

What is Nanotechnology?

- The manipulation of matter on an atomic scale
- A nanometer is one-billionth of a meter.
- It takes one billion nano-sized particles stacked on top of each other to reach from the ground to the top of a standard table
- Nanomolecules are like comparing a marble to the earth in scale to a normal sized molecule
- One can fit 80,000 nanometers in the width of one human hair

We Use Zinc Oxide Nanomolecules in our Formulations

- Currently used in 3 of our sealant products wipe on paint, fabric, leather/ vinyl
- Sunscreens are made out of zinc oxide powder
- Excellent wide spectrum UV absorbers
- Have UV filtering properties
- Zinc oxide has antibacterial, anti-corrosive, and anti-fungal properties

Wipe on Paint Sealant

- The zinc oxide molecule in our formulation is sixty nanometers in size
- These relatively larger nanomolecules offer greater exterior UV protection
- Contains no wax and is a Flouropolymer Resin
- Has 14% VOC which mean its an 86% water based emulsion product
- Easy application with a non streaking, smearing, or shadowing formulation
- Not designed to bead, but to sheet water off instead to minimize damage

Spray on Paint Sealant

- Has an emulsion that contains flourinated Copolymer resin compounds
- Protects painted surfaces, creates depth of shine and depth of gloss
- Easy application with a non streaking, smearing, or shadowing formulation
- Spray on and easy wipe off with no buffing or "elbow grease" required.
- Protects clear coated wheels, headlights and keeps black trim molding from fading
- Does not have a chalking effect on black plastic or textured surfaces, but enhances the luster and sheen on these unpainted surfaces

Interior Fabric and Leather Vinyl Sealants

- Uses flourochemical technology which contains a flourine-carbon compound
- A breakthrough chemical compound that is not like scotch-guard at all
- It coats each fiber from the tip down to the face yarn and nap

- A water based product that has 0 VOCs (volatile organic compounds -gas vapors that are bad for the atmosphere)
- Does not break down over time like high VOC content silicone sprays
- Has no scent and does not change the look or feel of the treated surface
- Has 20 nanometer sized molecules; which makes for good compromise of both SPF and UVA interior protection
- Enhanced durability/stability in extreme environments
- The low surface energy easily releases stains of greater surface tension
- Is chemical and moisture resistant
- Is oil and grease resistant
- Is soil and dirt resistant
- Is heat and UV resistant

Organic Odor Eliminator

- We have exclusive rights to the Zavada Scientific technology in the auto, RV, power-sports, and marine industries
- Decomposition of organic matter creates ammonia and strong odors in cars
- Noble Ion technology uses infused ions for odor control:
 - The positive ion charge is paired with the negative ion charge of the odor
 - Combining the ions together neutralizes the organic odor at the source
- If you can eat it or excrete it, we can treat it
- The odor is eliminated without a trace
- The only byproduct is water

Windshield Sealant

- Propolyne Alcohol product
- Smooths and strengthens the safety glass in windshields
- Helps prevent rocks and road debris from catching an edge
- Deflects objects instead of cracking and starring glass
- Creates a slippery surface to bead water and contaminants

- Cleaner, clearer glass reduces glare and distortion
- Improves visibility, improves safety, and reduces reaction time

How Does the Sun's Heat Effect Vehicle Surfaces?

- On an 80°F day, the painted surface on a dark gray car is 152°F
- On a 75°F day, the interior temperature after 90 minutes will be over 120°F.
- The melting point of zinc oxide nanomolecules is over 3000°F.
- Carnuaba wax has a melting point of 179.6°F which is easily exceeded on a car's painted surface on a 100°F day
- The sun is the most damaging environmental factor on our vehicles

How Do You Sell NanoCure Products With a 50% or More Penetration?

- 1. Present the products' features and benefits to 100% of your customers
- 2. Perform a product demonstration to 100% of your customers
- 3. Give your personal product endorsement (based on your relationship with the customer) and a solid testimony about the products' performance on or in your own vehicle.

Trade in Value Differences are Huge

- Your trade in evaluation form needs to include an environmental protection section to check off if the customer has products and a warranty on their trade.
- Comment on how some of the vehicle's appearance depreciation factors can be avoided using these environmental products
- Make a note of what the environmental damage is on the car so you can discuss
 it later
- The difference between a poor and excellent rating in KBB on a \$10,000 trade is about \$2000.
- Talk about the appearance protection in an informative way to plant the seed.
 Example, "we have products that would release that stain in your seat by simple blotting with mild soap and water" or "bird droppings or tree sap like this wont even stick when you've sealed up the paint with nanotechnology"

Product Presentation With Features and Benefits

- Incorporate all the different learning styles to get the sale visual (brochures/banner stand), tactile or touch (product demos) and verbal/relational (your testimonial)
- Use the brochure, place mat, or banner stand to build credibility with the branded logo and the product promise
- Demonstrate using the half of a hood touch and feel experience, the odor eliminator kiosk, and the fabric test strips to show product performance. Let the customer participate in the action of doing the demo for themselves
- Share your story about how you park under trees and how the bird droppings wipe right off, or about the coffee spill you had on the way to work with such easy cleanup using a "wet one" baby wipe.

Close the Sale With One of These Solid Product Proposals

- Say, "Do you want the standard bucket and water wash or do you want me to get all those surfaces sealed up for you while we get your car ready for delivery?"
- Say, "The majority of our customers that buy your make and model of vehicle also purchase the interior and exterior protection to keep it like new for the next seven years. Did you want the yearly reapplications included in that or just the one time paint and interior protection with the seven year warranty?"
- Say, "Sometimes we get a trade in that everyone is fighting over because the car looks like it was only driven once a week to the grocery store and to church. Our promise is that your car will look showroom new when it is time to sell it or trade it in if you purchase the environmental protection products. Don't you agree if your car looks showroom new you will get top dollar when you sell it? Which package best fits your needs, the Enhanced or the Ultimate?"
- Say, "Are you having an excellent buying experience today? Good. Our goal is to also give you the best ownership experience possible. Because (Ford's, GM's, Toyota's, etc.) great drive train warranty does not include appearance areas on the interior and exterior, the owner wants to make this great opportunity

available to you so you will be completely protected. We will seal up your paint, wheels, headlights, windshield, and keep your black trim from fading for seven years. You are also covered for odors, stains, rips, tears, punctures, and burns on the inside as well. Do you want the Protect or the Restore level of coverage?"

Say, "The manufacturer's owners manual specifically excludes appearance items like paint, upholstery, and leather on the warranty. It also has many pages of warnings about how to clean and care for the vehicle (have one available as proof.) (Ford, GM, Toyota, Etc) protects their vehicles on auto carriers with a plastic film while in transport in order to deliver a perfect car to the dealer. Once that plastic is removed from the paint, seats, and carpeting there is nothing protecting those surfaces while you are driving on those same roads. We have products with a seven year warranty that cover all the appearance exclusions in the Ford warranty. Did you want install the Enhanced or the Ultimate protection on your new car?"



Warranty Number NCRVAPW 15288

Registration

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PRODUCT PURCHASER INFORI	MATION						
PURCHASER NAME			CO-PURCHASER NAME				
ADDRESS, CITY, STATE, ZIP					and the second s		
PHONE NUMBER ALTERNATE PHONE NUMBER			R E-I	E-MAIL ADDRESS .			
VEHICLE INFORMATION							
VEHICLE IDENTIFICATION NUMBER	YEAR	MAKE			MODEL	ODOMETER (MILEAGE)	
VEHICLE TYPE	VEHICLE CLASS \		VEHICLE	FINANCE		VEHICLE PURCHASE PRICE	
☐ NEW ☐ USED			LOA	N	LEASE		
PRODUCT PACKAGE PURCHASED							
ULTIMATE ENHANCED BASIC							
This Limited Warranty provides coverage based on the Product Package selected above. See Limited Warranty details for a complete list of Covered Repairs, Exclusions and Claim Procedures.							
EFFECTIVE DATE PRODUCT PURCHASE			PRICE	PRICE LENGTH OF THIS LIMITED WARRANTY IS A MAXIMUM OF 84 MONTHS			
SELLER INFORMATION							
SELLER NAME							
ADDRESS, CITY, STATE, ZIP							
PHONE NUMBER			ACCOUNT NUMBER				
LIENHOLDER INFORMATION						46	
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PURCHASER ACKNOWLEDGME	NT						
I understand that this Limited War vehicle and is subject to verification Limited Warranty.	ranty is not insurance. n. My signature below	e and is r w indicat	not a requ es that I h	irement f ave read	for the purchase, lead and agree to all the	ase or financing of a covered terms and conditions of the	
PURCHASER SIGNATURE			CO-PURCHASER SIGNATURE				
SELLER SIGNATURE			PURCH	PURCHASE DATE			
						지하는 사람들이 얼마를 보냈다.	

NO SERVICE WILL BE PROVIDED WITHOUT PRIOR AUTHORIZATION. FOR AUTHORIZATION CALL 1-888-268-2832.

Warrantor: Dent Zone Companies, Inc. P.O. Box 140185, Irving, TX 75014 1-888-268-2832

DEFINITIONS

- 1. Limited Warranty means this RV Appearance Protection Limited Warranty, issued with the purchase of the selected NanoCure Product
- We, Us or Our (Warrantor of this Limited Warranty) means Dent Zone Companies, Inc., the manufacturer of NanoCure Protectant
- Purchaser, You or Your means the recipient of this Limited Warranty for the purchase of NanoCure Protection Product(s) listed in the "Purchaser Information" section of this Limited Warranty, or a qualified transferee (see "Transfer" section).

Covered Repair means a repair benefit of this Limited Warranty that is not excluded under the Exclusion Sections of this Limited

Product means the NanoCure Protectant Product(s), as described within this Limited Warranty, that are available for purchase in a

6. Repair Cost means the customary parts and labor costs required to complete any repair covered under this Limited Warranty. Labor times will be verified by the standard versions of nationally recognized labor guides, such as Motors, Mitchell or ALLDATA®. Replacement parts may not exceed manufacturer's suggested retail price and may be of like kind and quality. This may include the use of new,

PRODUCTS

Following is a list of NanoCure® Appearance Protectant Products available for purchase. Your benefits are based on the Product Package purchased as indicated on the first page of this Limited Warranty. If no Product choice is selected, benefits of the Ultimate Package shall be provided, regardless of Product purchased. Please consult the Terms, Conditions and Exclusions section and Additional Exclusions section below for detailed explanations of specific benefits and exclusions.

ULTIMATE COVERAGE

Body Panel Protection - NanoCure Wipe-On Exterior or Spray-On Exterior Protectant is applied to the Vehicle's exterior vertical body panels and engineered to help protect and prevent damage to the appearance of the treated exterior surfaces of Your Vehicle.

End Cap Protection - NanoCure Wipe-On Exterior Protectant is applied to the surfaces of the Vehicle's end caps and engineered to help protect and prevent damage to the appearance of the end caps of Your Vehicle.

Factory Wheel Protection - NanoCure Wipe-On Exterior or Spray-On Exterior Protectant is applied to the original factory or dealer-installed Vehicle's wheels and engineered to help protect and prevent staining or excessive brake dust that cannot be easily removed by a commercial

Headlight Lens Protection - NanoCure Wipe-On Exterior or Spray-On Exterior Protectant is applied to the headlight lens of the Vehicle and engineered to help protect and prevent dulling, yellowing, or fading of the headlight lenses of Your Vehicle.

Interior Protection - NanoCure Interior Carpet & Fabric Protectant and/or NanoCure Leather & Vinyl Protectant are applied to the Vehicle's interior surfaces and engineered to help protect and prevent stains to the interior carpet, fabric, leather and vinyl interior of Your Vehicle.

ganic Odor Eliminator - AutoBodyguard Organic Odor Eliminator is applied to the Vehicle's interior surfaces and engineered to help protect erior surfaces from collecting organic odors caused by organic spills and stains to the interior carpet, fabric leather and vinyl interior of Your Vehicle.

Vinyl Awning Protection - NanoCure Interior Leather & Vinyl Protectant is applied to the vinyl awning, if applicable, and engineered to help protect and prevent damage to the appearance of the exterior awning of Your Vehicle. Awning slide out covers are considered part of the

Windshield Protection - NanoCure Windshield Protectant is applied to the front windshield of Your Vehicle and engineered to help protect and prevent small cracks, stars and chips caused by road hazards or road debris.

ENHANCED COVERAGE

Body Panel Protection - NanoCure Wipe-On Exterior or Spray-On Exterior Protectant is applied to the Vehicle's exterior vertical body panels and engineered to help protect and prevent damage to the appearance of the treated exterior surfaces of Your Vehicle,

End Cap Protection - NanoCure Wipe-On Exterior Protectant is applied to the surfaces of the Vehicle's end caps and engineered to help protect and prevent damage to the appearance of the end caps of Your Vehicle.

Factory Wheel Protection - NanoCure Wipe-On Exterior or Spray-On Exterior Protectant is applied to the original factory or dealer-installed Vehicle's wheels and engineered to help protect and prevent staining or excessive brake dust that cannot be easily removed by a commercial

Headlight Lens Protection - NanoCure Wipe-On Exterior or Spray-On Exterior Protectant is applied to the headlight lens of the Vehicle and engineered to help protect and prevent dulling, yellowing, or fading of the headlight lenses of Your Vehicle.

Interior Protection - NanoCure Interior Carpet & Fabric Protectant and/or NanoCure Leather & Vinyl Protectant are applied to the Vehicle's interior surfaces and engineered to help protect and prevent stains to the interior carpet, fabric, leather and vinyl interior of Your Vehicle.

Organic Odor Eliminator - AutoBodyguard Organic Odor Eliminator is applied to the Vehicle's interior surfaces and engineered to help protect interior surfaces from collecting organic odors caused by organic spills and stains to the interior carpet, fabric, leather and vinyl interior of

Vinyl Awning Protection - NanoCure Interior Leather & Vinyl Protectant is applied to the vinyl awning, if applicable, and engineered to help protect and prevent damage to the appearance of the exterior awning of Your Vehicle. Awning slide out covers are considered part of the roof and are not covered by this Limited Warranty OT WOTASIROHTUA SOLAR TUCHTIW GOOLYORS BE LEW BOLVARS OV.

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BASIC COVERAGE

Body Panel Protection - NanoCure Wipe-On Exterior or Spray-On Exterior Protectant is applied to the Vehicle's exterior vertical body panels and engineered to help protect and prevent damage to the appearance of the treated exterior surfaces of Your Vehicle.

Interior Protection - NanoCure Interior Carpet & Fabric Protectant and/or NanoCure Leather & Vinyl Protectant are applied to the Vehicle's interior surfaces and engineered to help protect and prevent stains to the interior carpet, fabric, leather and vinyl interior of Your Vehicle

RMS, CONDITIONS AND EXCLUSIONS

The following is the list of benefits of the Protectant Products available for purchase. Your package purchased, as selected in the Registration section, determine the benefits that apply to You and Your Vehicle. These Products provide benefits to help protect and prevent damage to the interior and exterior surfaces of Your Vehicle. If the NanoCure Protectant Product(s) should fail to perform during the Term specified on the registration page, We will pay to repair or, if unrepairable, replace the affected part(s) or damaged area to resolve the issue.

Coverage Descriptions:

NanoCure Interior Protection

Interior Protection - NanoCure Interior Carpet & Fabric Protectant and/or NanoCure Leather & Vinyl Protectant are applied to the Vehicle's interior carpet, fabric, vinyl and leather surfaces and engineered to help protect and prevent stains due to any non-excluded conditions, such as permanent stains due to food or drink spills and ultraviolet-induced fading or cracking of vinyl and leather surfaces.

Organic Odor Eliminator - AutoBodyguard Organic Odor Eliminator is applied to the Vehicle's interior surfaces and engineered to help protect interior surfaces from collecting organic odors and is applied to remove and eliminate odors caused by organic spills and stains to the interior carpet, fabric, leather and vinyl interior of Your Vehicle. Organic odors are odors generated from any plant, food, animal, or human sources. Odors from smoke are not organic and are excluded from coverage.

NanoCure Exterior Protection

Body Panel Protection - NanoCure Wipe-On Exterior or Spray-On Exterior Protectant is applied to the Vehicle's exterior vertical body panels and engineered to help protect and prevent damage to the appearance of the treated exterior surfaces of Your Vehicle.

End Cap Protection - NanoCure Wipe-On Exterior Protectant is applied to the surfaces of the Vehicle's end caps and engineered to help protect and prevent damage to the appearance of the end caps of Your Vehicle.

Factory Wheel Protection - NanoCure Wipe-On Exterior or Spray-On Exterior Protectant is applied to the original Factory or dealer- installed Vehicle's wheels and engineered to help protect and prevent staining or excessive brake dust that cannot be easily removed by a commercial

adlight Lens Protection - NanoCure Wipe-On Exterior or Spray-On Exterior Protectant is applied to the headlight lens of the Vehicle and ineered to help protect and prevent dulling, yellowing, or fading of the headlight lenses of Your Vehicle.

vinyl Awning Protection - NanoCure Interior Leather & Vinyl Protectant is applied to the vinyl awning, if applicable, and engineered to help protect and prevent damage to the appearance of the exterior awning of Your Vehicle. Awning slide out covers are considered part of the roof and are not covered by this Limited Warranty.

Windshield Protectant - NanoCure Windshield Protectant is applied to the front windshield of Your Vehicle and engineered to help protect and prevent small cracks, stars and chips caused by road hazards or road debris. Windshield repair is limited to cracks or chips that are not in the direct line of sight of the driver, less than six inches (6") in length and that are repairable using standard windshield repair methods. Damage in excess of the above limits or damage not repairable through standard windshield repair methods are excluded from coverage.

ADDITIONAL EXCLUSIONS

Your Limited Warranty does not cover:

Damage caused by exhaust systems, neglect and abuse, misuse, vandalism, acts of war, flooding, riots, or acts of nature, damage resulting from stone abrasion, damage caused by hail or collision, or Vehicle modifications, unless Vehicle modifications were performed by an authorized NanoCure Seller.

Damage caused by rust.

- Normal wear and tear.
- Damage due to defective design, materials, or workmanship in the manufacturing of the Vehicle.

Damage covered by the Vehicle manufacturer.

Damage to chrome, bumpers, or grills.

Damage to the roof panel.

- Events occurring outside of the territories of the U.S., Puerto Rico, or Canada.
- Interior components not treated with NanoCure Interior Protectant products, to include surfaces that are not treatable.

Lack of adhesion to upholstered surfaces or to materials underneath seat coverings.

Body panels not treated with NanoCure Exterior Protectant products.

- Paint separating, scratches, peeling, bubbling, cracking, flaking, or delamination.
- Damage to repainted/repaired sections due to collision or impact, unless the NanoCure Protectant Products have been reapplied following repair. You are responsible for any costs associated with reapplying the Product(s) to any such damaged area(s).

Fogging/condensation within headlight lens.

Broken, chipped, or cracked lenses.

Replacement of headlight lenses and/or bulbs.

Replacement of any glass.

Replacement or repair of tires and/or wheels.

Damage that existed on the Vehicle at the time this Product was purchased.

CLAIM PROCEDURES - Prior Authorization is required for all claims.

To obtain the benefits of this Limited Warranty, return Your Vehicle to the selling dealer. If it is not possible or practical, contact Our office for instructions prior to any work being performed on Your Vehicle. You may take Your Vehicle to a licensed repair facility. Provide the facility with Your Warranty Number and have them call Us at 1-888-268-2832 for instructions before any repairs are started on Your Vehicle. You, or the repair facility must furnish Us, with any reasonable information that We may require, including legible copies of any repair orders or other relevant documentation in order to determine coverage.

LIMITS OF LIABILITY

This Limited Warranty covers a new or a used vehicle and no deductible is required. The aggregate total of Our liability for all benefits paid or payable during the term of this Limited Warranty shall not exceed the retail price You paid for the Vehicle. Our liability for any single loss shall not exceed the Actual Cash Value of Your Vehicle at the time of repair. (Values are based according to current National Automobile Dealers Association (NADA) standards for the published average trade-in value of Your Vehicle on the date of loss with appropriate adjustments for mileage, condition, optional equipment and unrepaired prior damage excluding the repair needed.) If You are the second Limited Warranty holder (see "Transfer" section), the total of all benefits payable to You under this Limited Warranty is limited to the price You paid for the Vehicle, less total claims paid prior to the date of transfer.

The Vehicle owner is required to keep the Vehicle's surface clean, as well as inspect for other damage that would be covered by this Limited Warranty. Recommended maintenance procedures can be found in the Vehicle owner's manual. We reserve the right to inspect Your Vehicle prior to approval of any claim. We may request estimates for repair and/or photographs of the damage to determine the validity of

IN NO EVENT WILL WE BE LIABLE FOR INCIDENTAL OR CONSEQUENTIAL LOSS OR DAMAGE UNDER THIS LIMITED WARRANTY INCLUDING, BUT NOT LIMITED TO, LIABILITY FOR INJURY, LOSS OF LIFE, PROPERTY DAMAGE, LOSS OF USE, LOSS OF TIME, INCONVENIENCE OR

Except when otherwise required by law, We have sole discretion in determining and implementing repair procedures. We will not be responsible for any cost in excess of the actual Repair Cost. ANY REPAIR OR REPLACEMENT UNDERTAKEN WITHOUT PRIOR WRITTEN AUTHORIZATION FROM US WILL NOT BE REIMBURSED.

TERM

This Limited Warranty is provided to the original Purchaser or a qualified transferee as designated in the Transfer section for a period of ownership not to exceed eighty-four (84) months from the purchase date of the Product Package Purchase noted on the first page of this

CANCELATION

Due to the nature of the application of the Product(s) purchased, the Purchase Price of the Product(s) is non-refundable, and this Limited

TRANSFER

This Limited Warranty may be transferred by You to a subsequent private purchaser of the Vehicle for the remainder of the maximum eighty-four (84) month Term (Sellers excluded). This Limited Warranty is not transferable to another vehicle. To transfer this Limited Warranty to another owner, You must submit the following to Us within fifteen (15) days from the date of Vehicle sale: a) A letter containing the name and address of the new owner and Your authorization to transfer; b) A copy of the bill of sale or other evidence showing the change in ownership; c) A check or money order for fifty dollars (\$50.00 U.S.) payable to the Warrantor for the transfer fee.

OTHER IMPORTANT LIMITED WARRANTY INFORMATION

THIS LIMITED WARRANTY IS NOT AN INSURANCE POLICY AND IS NOT SUBJECT TO STATE INSURANCE LAWS. IT IS A CONTRACT BETWEEN YOU AND US FOR CERTAIN COVERED REPAIRS. YOU SHOULD OBTAIN YOUR OWN INSURANCE FOR DAMAGE TO YOUR VEHICLE, INCLUDING DAMAGE THAT MAY BE COVERED BY THIS LIMITED WARRANTY. THIS LIMITED WARRANTY MAY BE SUBJECT TO STATE LAW CONCERNING

You may obtain a full copy of Our privacy notice by sending a written request to the Warrantor, Dent Zone Companies, Inc. at P.O. Box 140185, Irving, TX 75014. The Seller is not a party to this Limited Warranty and has no obligations to You in regard to the benefits provided. Your benefits and the Warrantor obligations under this Limited Warranty are insured by a policy with Arch Insurance Company, 2345 Grand Blvd., Suite 900, Kansas City, MO 64108; 1-800-821-5546. If the benefits as described are not provided within sixty (60) days after You provide proof of loss covered by the Limited Warranty, then You may make a direct claim against the above named insurer. If this Product was purchased in California, You are not required to submit proof of registration to the Warrantor.

DISPUTE RESOLUTION

All disputes, controversies, or claims, arising out of or relating to this Limited Warranty shall be decided by a judge having jurisdiction over the parties and dispute, and all parties hereby waive their right to a jury trial as to any and all disputes, matters and issues. If the jury waiver is not effective or enforceable, for any reason, the parties agree to submit any and all disputes to arbitration under the applicable consumer rules of the American Arbitration Association with one arbitrator, using the expedited process. The arbitrator shall order the parties to mediate prior to conducting the arbitration hearing. Every claim shall be arbitrated separately.

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