

Policy and Procedures

GENERAL INSURANCE INFORMATION: Fine Fittings regularly acquires and negotiates changes in health insurance contracts. To find out whether Fine Fittings is a provider of your individual health insurance, please contact us Monday through Saturday 10:00am – 6:00pm Arizona time at (623) 214-3324.

INSURANCE TERMS: Insurance contracts vary and will depend on your Health Insurance Company and/or policy. Please contact either the benefits department of your individual health insurance carrier or call Fine Fittings directly to find out what items and services your individual health insurance will cover. Some products and/or brands may not be available through your insurance in which case items may be purchased for cash or credit. The benefits provided by your individual insurance company will be made known upon inquiry at the above phone number or at any Fine Fittings location.

U.S. CASH/CREDIT TERMS: Prices for items are posted at locations where Fine Fittings products are sold. Standard payment terms are DUE ON RECEIPT of items. If health insurance is used to pay for items, insurance will be billed first by Fine Fittings. Insurance will pay Fine Fittings based on the contract terms negotiated between you and your Health Insurance Company. You will be responsible for any portion of the final sales price left unpaid by your health insurance company. This includes but is not limited to any unpaid deductibles, co-insurance payments, under-paid insurance payments that are not contracted directly with Fine Fittings, or items simply not covered by the purchaser's insurance policy. If there is any amount left owing after your insurance has responded, Fine Fittings will send you a statement (bill) detailing your invoice amounts and which portions were paid by your health insurance company. Any unpaid balance is due within 15 days after the statement has been mailed.

SPECIAL TERMS: Fine Fittings may run introductory offers and special promotions. GUARANTEED SALE/RETURN provisions may be available as well; these should be discussed with your Fine Fittings Representative as these may change as limited-time or one-time offers.

CASH DISCOUNTS: Fine Fittings does not currently offer cash discounts.

FINANCE CHARGES: A 2% finance charge may be applied to any overdue balance on a monthly basis.

PREPAYMENT/COD: Customers purchasing on COD or check-with-order basis must pay by cashiers check, money order or credit card. Any freight or handling charges assessed by carrier will be included in the total. **Fine Fittings does not accept COD refusals.**

SHIPPING COSTS: Most insurance companies do not cover the cost of shipping from our store/office to the purchaser. If additional shipping is required by the purchaser, the cost will be additional and separate from the item being purchased. Even if the insurance has paid for the full cost of the item being shipped, the purchaser will be billed for the shipping costs as well. Fine Fittings will assess shipping costs as the pre-weighed shipping costs sent by the method of the purchaser's choice, plus one dollar handling.

INVOICES/SALES RECEIPTS: Any statement contained on any purchase order or similar document that is not specifically approved or acknowledged by Fine Fittings will not be considered as part of the agreement between the parties.

All purchasers shall furnish a PRESCRIPTION from their physician before Fine Fittings will bill their insurance or remove tax charges as directed by Multistate Tax Commission regulations as

well as Arizona State. Delivery of purchased items may be delayed if this information is not furnished within 10 days of your opening order. At your request and with supplied information, Fine Fittings will contact your physician to acquire such a PRESCRIPTION. Please direct any questions concerning your account status to your sales representative. For inquiries concerning orders or shipments, please contact our Customer Service Department. You may reach either at (623) 214-3324. Our business hours are: Monday - Saturday, 10 a.m. - 6 p.m., Arizona Time.

GENERAL U.S. SHIPMENT POLICY & PROCEDURE: Fine Fittings ships all products with explicit instructions on how to use and care for items purchased. Fine Fittings will phone you to make sure you have read and understand these instructions.

Please examine container(s) on receipt. Note any damage on the delivery bill and have the driver sign it and acknowledge the damage. Please contact Fine Fittings Customer Service Department to arrange for shipment to replace defective merchandise. All merchandise has been inspected prior to shipment; however, if you find shipping damage that was not obvious upon receipt or error in product received, call your Customer Service Representative at (623) 214-3324. All claims for damage and shortage (container lost in transit) **MUST BE MADE WITHIN 30 DAYS FROM DATE OF SHIPMENT.** If you have any question, call our Customer Service Dept.

GENERAL U.S. EXCHANGE POLICY & PROCEDURE: Fine Fittings has an authorized exchange policy of **60 days.** **Fine Fittings accepts no returns after 60 days unless a guaranteed sale or defective product.**

All returns initially must be pre-paid. If the item was on a guaranteed sale, shipped in error by Fine Fittings, or is defective product, your account will be credited for the return postage/freight. Exchange Authorization Numbers must be clearly marked on the outside of all packages. For an Exchange Authorization Number call Customer Service (623) 214-3324 or fax (623) 214-3368. Have available:

- Date of purchase
- Invoice number
- Reason you wish to return the item

Discontinued products cannot be returned.

Special Notes: Since we have an ongoing goal of product improvement, we reserve the right to improve or alter product design and specifications without notice. All products remain the property of Fine Fittings until the invoice is paid.

WARRANTIED PRODUCTS: Fine Fittings supplies all available manufacturer warranties with the products sold. If you would like a copy of any product warranty, they are available at any Fine Fittings location upon request. Copies of warranty (grievance/return) policy are available upon request.