



United States District Court for the Southern District of Ohio
Cohen, et al., on behalf of themselves and all others similarly situated v. Allegiance Administrators, LLC, et al.

Case No. 2:20-cv-03411-JLG-KAJ

NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

A federal court has authorized this website notice.

This is not a solicitation from a lawyer. You are not being sued.

This settlement resolves a dispute with Allegiance Administrators and Autoguard Advantage Corporation over whether certain claims filed by lease customers under the Excess Wear & Tear Protection Waiver Agreement were wrongfully denied.

The parties have reached a proposed \$450K settlement. Attorneys for the class will seek a fee of up to \$150K, (plus reimbursement of certain costs) out of the proposed settlement amount. You have been identified as a potential class member and may be entitled to money.

Your rights are affected whether you act or not. Read this notice carefully. If you disagree with the settlement or the attorneys' fees request, you can object. To object or opt out, you must act by July 21, 2026. The Court will hold a final fairness hearing on November 6, 2026. You can visit www.WearAndTearWaiverSettlement.com to learn more and review the motion for approval and attorneys' fees request.

You do not need to do anything. If you take no action, you will receive your payment, you will be bound by the settlement, and you will not be able to bring another lawsuit for the same issues against Allegiance Administrators, LLC or Autoguard Advantage Corporation.

Table of Contents

Table of Contents	2
About This Notice	3
Why did I get this notice?.....	3
What do I do next?.....	3
What are the most important dates?	4
Learning About the Lawsuit	4
What is this lawsuit about?.....	4
Why is there a settlement in this lawsuit?	5
What happens next in this lawsuit?.....	5
Learning About the Settlement	6
What does the settlement provide?	6
How much will my payment be?	6
Deciding What to Do	7
How do I weigh my options?	7
What is the best path for me?	8
Do I have a lawyer in this lawsuit?.....	9
Do I have to pay the lawyers in this lawsuit?	9
Opting Out	10
What if I don't want to be part of this settlement?.....	10
How do I opt out?	10
Objecting	11
What if I disagree with the settlement?	11
Doing Nothing	11
What are the consequences of doing nothing?	12
Key Resources	12
How do I get more information?	12

About This Notice

Why did I get this notice?

This notice is to tell you about the settlement of a class action lawsuit brought in the United States District Court for the Southern District of Ohio, *Cohen, et al. v. Allegiance Administrators, LLC, et al.*, Case No. 2:20-cv-03411-JLG-KAJ, brought on behalf of persons who entered into an Excess Wear & Tear Protection Waiver Agreements (“Waiver Agreements”) with Defendants, submitted eligible claims for coverage under the Waiver Agreements, and were denied coverage for reasons not set forth in the terms and conditions of the Waiver Agreements. **You received this notice because our records indicate you are a member of the group of people affected, called the “class.”** This notice gives you a summary of the terms of the proposed settlement agreement, explains what rights class members have, and helps class members make informed decisions about what action to take.

The Court approved this notice because you have a right to know about a proposed settlement of a class action lawsuit, and about all of your options, before the Court decides whether to approve the settlement. If the Court approves it, and objections and appeals (if any) are resolved, the Settlement Administrator will make the payments the settlement allows.

What do I do next?

Read this notice to understand the settlement. Then, decide if you want to:

Options	More information about each option
Do Nothing	You will automatically receive a payment for your share of the Settlement Fund. If the Court approves the settlement, you give up your right to bring your own lawsuit about the issues within this lawsuit.
Opt Out	Exclude yourself from the settlement. You will get no payment. This option allows you to bring another lawsuit against Defendants about the same issues raised in this lawsuit.

Object	Tell the Court why you do not like the settlement or the request for attorneys' fees and costs. If the Court approves the settlement, you will still receive payment and give up your right to bring your own lawsuit about the issues within this lawsuit.
Go to a Hearing	Ask to speak in Court about the fairness of the settlement.

Read on to understand the specifics of the settlement and what each choice would mean for you.

What are the most important dates?

Your deadline to object or opt out: **July 21, 2026**
Settlement final approval hearing: **November 6, 2026**

Learning About the Lawsuit

What is this lawsuit about?

The lawsuit was filed by Plaintiffs Shmuel Cohen, Yehuda Fischer, and Eliezer Rosenberger ("Class Representatives") against Allegiance Administrators, LLC (now known as Renascent Protection Solutions, LLC) and Autoguard Advantage Corporation (collectively, "Defendants"). Plaintiffs asserted, on behalf of the Class, that Defendants improperly denied coverage under Excess Wear & Tear Protection Waiver Agreements for reasons not set forth in the terms and conditions of the Waiver Agreements.

Defendants deny that they did anything wrong.

Where can I learn more?

You can get a complete copy of the proposed settlement and other key documents in this lawsuit on the documents page of this website.

Why is there a settlement in this lawsuit?

The parties agreed to settle, which means they have reached an agreement to resolve the lawsuit. Both sides want to avoid the risk and expense of further litigation. While Defendants dispute the allegations in the lawsuit and deny any liability or wrongdoing, they enter into the settlement solely to avoid the expense, inconvenience, and distraction of further proceedings in the litigation.

In a class action, someone called a Class Representative (in this case Shmuel Cohen, Yehuda Fischer, and Eliezer Rosenberger) sues on behalf of all people who have similar claims.

The Court has not decided this case in favor of either side.

What is a class action?

All of these people with similar claims are “Class Members,” and grouped together are a “Class.” One court resolves the issues for all Class Members, except for those who exclude themselves from the Class.

What happens next in this lawsuit?

You have until July 21, 2026 to object to or opt out of the settlement, with further details on these options provided below.

The Court will then hold a Fairness hearing to decide whether to approve the settlement. The hearing will be held at:

Where: US District Court for the Southern District of Ohio, 85 Marconi Boulevard, Columbus, Ohio 43215

When: 1:30pm on November 6, 2026.

The Court has directed the parties to send you this notice about the proposed settlement. Because the settlement of a class action decides the rights of all members of the Proposed Class, the Court must give final approval to the settlement before it can take effect. Payments will only be made if the Court approves the settlement.

You do not have to attend, but you may at your own expense. You may also ask the Court for permission to speak and express your opinion about the settlement.

If the Court does not approve the settlement, it will be void and the lawsuit will continue. The date of the hearing may change without further notice to members of the class.

Learning About the Settlement

What does the settlement provide?

A Common Fund of \$450,000.00 will be established to pay all approved claims to the Settlement Class, together with Court-approved attorneys' fees and costs to Class Counsel, and Service Awards to the Class Representatives. The Adjusted Common Fund out of which claims will be paid is equal to the net amount of the Common Fund after payment of Court-approved attorneys' fees and costs and any Service Awards approved by the Court. In addition to the Common Fund, Defendants will pay the costs of class administration.

Members of the settlement class will "release" their claims as part of the settlement, which means they cannot sue Defendants for the same issues and legal violations raised in this lawsuit. The full terms of the release can be found at www.WearAndTearWaiverSettlement.com.

Any undistributed monies (e.g., no viable address, check not cashed, etc.) payable to the class will be distributed as a cy pres to one or more mutually agreeable designees, or in the event no designee is agreed upon, to one or more recipients to be designated by the Court.

How much will my payment be?

Settlement Class Members will be paid a pro-rata amount of the Adjusted Common Fund equal to their denied claims under the Waiver Agreement (adjusted by any deductibles or payout maximums) as a proportion of the total unpaid claims of all class members. In no event shall payment to any class member exceed the claims alleged to have been improperly denied under the Waiver Agreement.

You do not need to submit a Claim Form to receive a benefit from the Settlement. If the Settlement is approved and you do not opt out, you will automatically receive a check at the address used to provide this Notice, or at such other address as you designate. You will have one hundred twenty (120) days to negotiate the check.

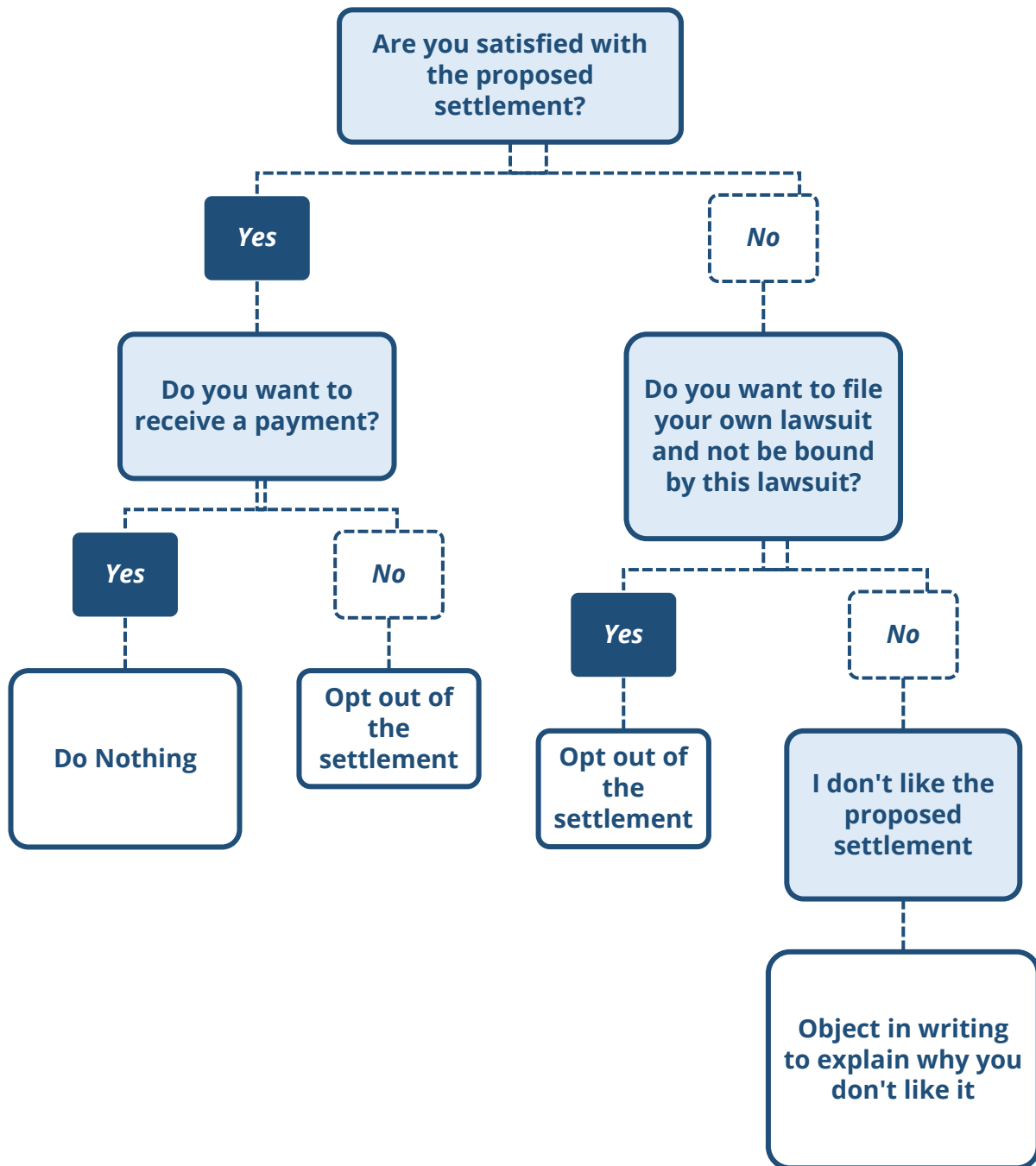
Deciding What to Do

How do I weigh my options?

You have three options. You can do nothing, you can opt out of the settlement, or you can object to the settlement. This chart shows the effects of each option:

	Do Nothing	Opt Out	Object
Can I receive settlement money if I . . .	YES	NO	YES
Am I bound by the terms of this lawsuit if I . . .	YES	NO	YES
Can I pursue my own case if I . . .	NO	YES	NO
Will the class lawyers represent me if I . . .	YES	NO	NO

What is the best path for me?



Do I have a lawyer in this lawsuit?

In a class action, the court approves class representatives and lawyers to work on the case and represent the interests of all the class members. For this settlement, the Court has approved the following individuals and lawyers:

Your lawyers:

- Daniel A. Schlanger and Evan S. Rothfarb from Schlanger Law Group, LLP
- Mathew R. Wilson from Meyer Wilson Werning Co., LPA

These are the lawyers who negotiated this settlement on your behalf. They are experienced in handling similar cases.

If you want to be represented by your own lawyer, you may hire one at your own expense.

Do I have to pay the lawyers in this lawsuit?

Lawyers' fees and costs will be paid from the Common Fund. **You will not have to pay the lawyers directly.**

To date, the lawyers have not been paid any money for their work or the expenses that they have paid for the case. To pay for some of their time and risk in bringing this case without any guarantee of payment unless they were successful, your lawyers will request, as part of the final approval of this Settlement, that the Court approve attorneys' fees of up to thirty-three and one-third percent (33 1/3%) of the Common Fund, plus all reasonable litigation costs. The lawyers' complete request will be filed with the Court and posted to the settlement website no later than July 6, 2026.

Lawyers' fees and expenses will only be awarded if approved by the Court as a fair and reasonable amount. You have the right to object to the lawyers' fees even if you think the settlement terms are fair.

Your lawyers will also ask the Court to approve Service Awards of

\$7,500.00 to each of the three Class Representatives (for a total of \$22,500.00) for the time and effort they contributed to the case. If approved by the Court, the Service Awards will be paid from the Common Fund.

Opting Out

What if I don't want to be part of this settlement?

You can exclude yourself, which is often referred to as “opting out” of the settlement. If you do, you will not receive payment and cannot object to the settlement. However, you will not be bound or affected by anything that happens in this lawsuit. That means you keep the right to sue Defendants or be part of another case against Defendants about the issues in this lawsuit. **If you have a pending lawsuit against Defendants, speak to your lawyer in that case immediately.** You may need to exclude yourself from this Class to continue your own lawsuit.

How do I opt out?

To opt out of the settlement, you must send the Settlement Administrator an Exclusion Letter by mail or email that is postmarked or sent on or before July 21, 2026. It must contain a statement that clearly indicates your desire to be excluded from the Settlement Class. For example, it might say “I hereby request that I be excluded from the proposed Settlement Class in the Action.” Be sure to include the case name (*Cohen, et al. v. Allegiance Administrators, LLC, et al.*), your name, address, telephone number, and signature.

Send your Exclusion Letter to:

Cohen v Allegiance Administrators
c/o Settlement Administrator
PO Box 23680
Jacksonville, FL 32241

Objecting

What if I disagree with the settlement?

If you disagree with any part of the settlement (including the lawyers' fees) but don't want to opt out, you may object. You must give reasons why you think the Court should not approve it and say whether your objection applies to just you, a part of the class, or the entire class. The Court will consider your views. The Court can only approve or deny the settlement — it cannot change the terms of the settlement. You may, but don't need to, hire your own lawyer to help you.

You can only object if you stay in the class. If you opt out of the class, you cannot object because the case no longer affects you.

The objection must:

- (1) be in writing;
- (2) be postmarked on or before July 21, 2026;
- (3) include the case name and number (*Cohen, et al. v. Allegiance Administrators, LLC, et al.*, 2:20-cv-03411-JLG-KAJ);
- (4) include your full name, address and telephone number;
- (5) (if you are represented) include the name, address, and telephone number of counsel;
- (6) state the reasons for your objection, including the factual and legal basis;
- (7) state whether either you or your lawyer intend to appear at the final approval hearing;
- (8) include your signature.

The written objection must be sent by first class mail, postage pre-paid, to the Settlement Administrator at the address listed above. The objection must be postmarked on or before July 21, 2026.

You may ask the Court for permission to speak at the Fairness Hearing on November 6, 2026. To do so, you or your lawyer must send a letter stating that it is your "Notice of Intention to Appear in *Cohen, et al. v. Allegiance Administrators, LLC, et al.*, 2:20-cv-03411-JLG-KAJ." Your Notice of Intention to Appear must be filed or mailed so as to be received no later than July 21, 2026. The Notice of Intention to Appear must include copies of any papers, exhibits, or other evidence that you will present to the Court in connection with the Fairness Hearing. You

cannot speak at the hearing if you exclude yourself from the settlement.

Doing Nothing

What are the consequences of doing nothing?

If you do nothing, you will receive payment from the Settlement. You will also be bound by the settlement and its “release” provisions. That means you won’t be able to start, continue, or be part of any other lawsuit against Defendants about the issues in this case. A full description of the claims and persons who will be released if this settlement is approved can be found at www.WearAndTearWaiverSettlement.com.

Key Resources

How do I get more information?

This notice is a summary of the proposed settlement. The complete settlement with all its terms and related case documents can be found at the Settlement Website. To get a copy of the settlement agreement or get answers to your questions:

- Contact the lawyers (information below)
- Visit the Settlement Website at www.WearAndTearWaiverSettlement.com
- Access the Court’s Case Management/Electronic Case Files (CM/ECF) system online or by visiting the Clerk’s office of the Court (address below)

Please do not call the Court, Defendants, or Defendants’ counsel regarding the settlement.

The short form (postcard or email) notice sent to each class member contained a unique Notice ID and PIN. You can get information about the specific claim amount you are alleged to have been improperly denied, and your specific portion of the settlement proceeds by going to

www.WearAndTearWaiverSettlement.com and entering that identifier, or by contacting Class Counsel using the contact information found below.

Resource	Contact Information
Settlement Administrator	Cohen v Allegiance Administrators c/o Settlement Administrator PO Box 23680 Jacksonville, FL 32241 info@WearAndTearWaiverSettlement.com (877) 312-9192
Your Lawyer (Class Counsel)	Daniel A. Schlanger / Evan S. Rothfarb SCHLANGER LAW GROUP LLP 150 Allens Creek Road, Suite 240 Rochester, NY 14618 212-500-6114 dschlanger@consumerprotection.net Mathew R. Wilson MEYER WILSON WERNING CO., LPA 1320 Dublin Road, Suite 100 Columbus, Ohio 43215 mwilson@meyerwilson.com
Court	United States District Court Southern District of Ohio 85 Marconi Boulevard Columbus, Ohio 43215