1	Edward D. Chapin, Esq. (SBN 53287) SANFORD HEISLER KIMPEL, LLP	
2	501 West Broadway, Suite 515	
3	San Diego, California 92101 Telephone: (619) 577-4253	
4	E-Mail: echapin2@sanfordheisler.com	
5	Gregory M. Garrison, Esq. (SBN 165215) Julia M. Williams, Esq. (SBN 244400)	
6	TEEPLE HALL, LLP 9255 Towne Centre Drive, Suite 500	
7	San Diego, California 92121	
8	Telephone: (858) 622-7878 E-Mail: greg@teeplehall.com	
9	Megan A. Richmond, Esq. (SBN 170753) MEGAN A. RICHMOND, APC	
10	9255 Towne Centre Drive, Suite 500 San Diego, California 92121	
11	Telephone: (714) 349-0555	
12	Alexander E. Papaefthimiou, Esq. (SBN 236930) LAW OFFICE OF ALEXANDER E.PAPAEFTHI	MIOU
13	215 E. Daily Drive, Suite 28	MIGC
14	Camarillo, California 93010 Telephone: (800) 589-9692	
15	Attorneys for Plaintiffs	
16	SUPERIOR COURT OF THE ST	TATE OF CALIFORNIA
17	COUNTY OF SA	N DIEGO
18		
19	BRIAN JEFFERY FRATILLA a/k/a JEFF FRATILLA, BOB FRANCHINO, and ROES 2	Case No.: 37-2013-00028542-CU-BT-CTL
20	through 10, individually and on behalf of all others similarly situated,	CLASS ACTION (Plaintiff Class) [Cal. Code Civ. Proc. § 382, Cal. Bus. Prof.
21	Plaintiffs,	Code § 17203, Cal. Civ. Code § 1781]
22		
23	VS.	THIRD AMENDED COMPLAINT FOR DAMAGES AND EQUITABLE RELIEF
24	BIG O TIRES LLC, a Nevada corporation, and DOES 1 through 130,	
25		 Unfair Competition (Cal, Bus. Prof. Code §§ 17200, et seq.)
žà.	Defendants.	
26		 Consumer Legal Remedies Act (Cal. Civ. Code §§ 1750, et seq.)
27		Civ. Code gg 1750, et seq.)
28		

Case No. 37-2013-00028542-CU-BT-CTL

Fratilla v. Big O Tires, LLC Third Amended Complaint

 Plaintiffs, by and through their attorneys, allege as follows:

THE PARTIES

- 1. Plaintiffs Brian Jeffrey Fratilla a/k/a Jeff Fratilla and Bob Franchino are individuals. Plaintiffs are citizens of the State of California. Plaintiffs bring this action on their own behalf and as class representatives of all others similarly situated, pursuant to Cal. Code Civ. Proc. § 382, Cal. Bus. Prof. Code § 17203, and Cal. Civ. Code. § 1781. Plaintiff Bob Franchino was formerly named as ROE 1 and is hereby substituted for ROE 1 as an additional class representative.
- 2. Plaintiffs ROES 2 through 10 are citizens of the State of California, who, though not yet identified, are similarly situated to the above-named plaintiff and may serve as additional class representatives. The true names of plaintiffs ROES 2 through 10 will be added to this Complaint when their identities become known.
- Defendant Big O Tires LLC ("Big O") is, upon information and belief, a Nevada corporation doing business in the State of California. Upon information and belief, defendant Big O does business as, *inter alia*, CA Big O Tires E06 / Big O Tires Store No. 005782 and CA Big O Tires B46 / Big O Tires Store No. 5816. Upon information and belief, Big O both operates retail locations and has numerous franchisees in the State of California. As used herein, the term "Big O" does not include defendant Big O's franchisees, whose conduct is beyond the scope of the claims asserted herein.
- 4. Upon information and belief, defendants DOES 1 through 130, inclusive, are individuals, corporations, limited liability companies, general partnerships, limited partnerships, limited liability partnerships, trusts, unincorporated associations, and/or other entities of any kind or character, that have incurred liability to any one or more of the plaintiffs (and/or to any one or more members of the Plaintiff Class) in relation to the transactions and/or occurrences which are the subject of this Complaint, and/or have any interest in the subject of this Complaint. Plaintiffs are currently unaware of the true names, capacities, and nature and extent of participation in the course of conduct alleged herein of the persons sued as DOES 1 through 130. Plaintiffs are currently unaware of the nature and extent of any interest which the persons sued as DOES 1 through 130,

inclusive, may have in the subject of this Complaint. Plaintiffs, therefore, sue these defendants by such fictitious names. Plaintiffs will amend this Complaint to allege the true names and capacities of defendants DOES 1 through 130 when ascertained.

JURISDICTION AND VENUE

- 5. This Court has jurisdiction over this action because plaintiffs bring action under the laws of the State of California, plaintiffs request equitable relief, and the monies sought to be recovered by plaintiffs total in excess of the jurisdictional minimum of this Court.
- 6. This Court has jurisdiction over defendants because defendants reside, do business in, and/or otherwise have the requisite minimum contacts with the State of California to support jurisdiction. The Court further has jurisdiction over defendant Big O because it is registered with the California Secretary of State to conduct business in the State of California.
 - 7. Venue is proper in this Court pursuant to Cal. Code Civ. Proc. § 395.5.

CLASS ALLEGATIONS

- Defendant Big O's business includes, but is not limited to, the sale of tires at numerous retail locations throughout California. Defendant Big O routinely sells new tires to California residents and consumers.
- 9. Upon the sale of a new tire that is not a proprietary Big O brand, defendantBig O offers for sale a service contract entitled "Tire Protection Plan" (the "TPP"). The TPP appears on the back of defendant Big O's invoices. A true and correct copy of a Big O invoice, including the TPP, is attached hereto as Attachment A. Upon information and belief, Attachment A is representative of the invoice and TPP utilized by defendant Big O since at least January of 2009.
 - 10. The TPP includes the following:

Option Tire Protection Package (TPP)

Optional 3-Year Full Free Repair or Replacement Warranty: If purchased separately along with your new non-Big O brand tire, or to provide warranty coverage on any new replacement tire, and noted on the front of the documentation attached hereto, any such tire that becomes unserviceable within three (3) years of the purchase or replacement date due to defects in workmanship or materials or a road hazard will be repaired or replaced free of charge (subject to the General Conditions and Limitations) at any Big O Tires, Tire Kingdom, Merchant's Tire, or NTB store. If you receive a replacement tire under the terms of this warranty, the replacement tire will be covered by the warranty Big O Tires, Tire Kingdom, Merchant's Tire or NTB gives that tire. The Tire Protection Plan (TPP) will need to be purchased separately to cover the replacement

Limited Lifetime Prorated Repair or Replacement: After the (3) three year free repair or replacement period has expired, any such tire that fails due to defects in workmanship or materials or a road hazard will be replaced with any equivalent new tire of the same or comparable brand at the then current retail price, including applicable taxes, less an allowance based on the remaining useful life of the tire at the time of its damage or failure (subject to the General Conditions and Limitations). For example: 50% usable tread remaining times the then current retail price of \$50 equals an allowance of \$25.

Service Package - In addition to warranty coverage above, this optional Tire Protection Plan proves you with the following:

- * Free rotation and rebalance every 5000 miles for the useful life of the tire
- * Free flat repair of the useful life of the tire
- * Roadside Assistance Service for 3-years (1-800-351-8545)

See Attachment A.

11. The TPP also may incorporate additional terms contained on the reverse side of defendant Big O's invoices, including, *inter alia*, the following exclusions:

Limitations and Exclusions - The above warranties apply only to tires purchased from Big O Tires. The do not apply to any replacement tires installed under this warranty.

The above warranties do not cover incidental or consequential damage of any kind, including damages for loss of time, inconvenience, loss of use of vehicle, towing charges and replacement transportation costs. If the same tire is not available or has been discontinued, a suitable replacement tire will be substituted.

Any liability is limited to repairing or replacing the tire at a Big O Tires. Tire Kingdom, Merchant's Tire or NTB store in accordance with the terms set forth above. Tires that become unserviceable due to accident, abuse, neglect, fire, theft, chain damage, vandalism, racing, afternarket siping, improper balance or alignment (uneven or irregular wear), lack of or improper rotation, improper repair, improper inflation pressure. repairable punctures, overloading, flat spots as a result of panie stops. vehicle obstruction and similar types of damage are excluded from warranties set forth above. Ozone or weather cracking (superficial cracking) will not be covered by warranty after five (5) years from the date of purchase or for the mileage or time period specified on the front of the invoice or on the documentation attached hereto, whichever comes first. No adjustments or replacements for problems of appearance shall apply after 90 days from date of purchase. No adjustments or replacements for ride disturbance shall apply after the first 2/32nds of an inch of tread wear. ALL IMPLIED WARRANTIES OF ANY KIND, INCLUDING MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, ARE HEREBY DISCLAIMED. Some states do not allow the exclusion or limitation of incidental or consequential damages or disclaimer of implied warranties, so these exclusions or disclaimers may not apply to you. All Big O Tires warranties provide specific legal rights, and there may be other rights. which vary from state to state.

Nitrogen Filled Tires - Not all Big O Tires, Tire Kingdom, Merchant's Tire or NTB store have the equipment to inflate a tire with nitrogen. The above warranties do not cover the inflating of tires with nitrogen.

See Attachment A.

12. In addition, defendant Big O's website contains the following statement of the TPP:

OPTIONAL TIRE PROTECTION PLAN (TPP): AVAILABLE FOR PURCHASE WITH ANY NEW NON-BIG O BRAND TIRE THAT BIG O SELLS

- 3-Year Full Free Repair or Replacement Road Hazard Warranty
- 3-Year Full Free Replacement Materials and Workmanship Warranty
- 3-Year 24/7 Roadside Assistance
- Free Tire Rotation Every 5,000 Miles for the Life of the Tire*
- Free Rebalance Every 5,000 Miles for the Life of the Tire*
- · Free Flat Repair Coverage for the Life of the Tire*
- After 3-year free period expires, Prorated Repair or Replacement Warranty for Road Hazards or Materials and Workmanship for the Life of the Tire up to six (6) years*
- * "Life of the tire" means more than 2/32nds of an inch remaining tread groove depth or six (6) years from the date of original tire purchase, whichever comes first. At 2/32nds of an inch of remaining tread groove depth or six years from the date of the original tire purchase, whichever occurs first, the tire is considered worn out and no longer warranted. Big O Tires Warranties are honored at all Big O Tires stores and

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all Tire Kingdom, Merchant's and NTB locations.

A true and correct copy of the referenced page from defendant Big O's website is attached hereto as Attachment B.

- 13. The TPP constitutes a "vehicle service contract" under Cal. Ins. Code §12800(c)(4)(A), because it is "an agreement that promises the repair or replacement of a tire or wheel necessitated by wear and tear, defect, or damage caused by a road hazard."
- 14. Defendant Big O is an "obligor" under Cal. Ins. Code §12800(c)(4)(A), because it is "legally obligated under the terms of a service contract."
- 15. Pursuant to Cal. Ins. Code § 12830, an obligor under a vehicle service contract must file with the Commissioner of Insurance, and receive the Commissioner's approval to use, a copy of an insurance policy covering 100 percent of the obligor's vehicle service contract obligations, and said policy must meet the requirements of Cal. Ins. Code § 12830. Pursuant to Cal. Ins. Code § 12836, in lieu of complying with Cal. Ins. Code § 12830, an obligor or its parent company may establish to the Commissioner's satisfaction that it possesses a net worth of one hundred million dollars (\$100,000,000).
- 16. The TPP violates numerous subdivisions of Cal. Ins. Code § 12820, which, inter alia, sets forth requirements for vehicle service contracts. Said violations of Cal. Ins. Code § 12820 may not be limited to those set forth herein, and plaintiffs reserve the right to amend this Complaint upon the discovery of further violations.
- 17. The TPP violates Cal. Ins. Code § 12820(b)(1), because it fails to set forth the disclosure required when the obligor has complied with either Cal. Ins. Code § 12830 or Cal. Ins. Code § 12836.
- 18. The TPP violates Cal. Ins. Code § 12820(b)(2), because any language therein that excludes coverage, or imposes duties upon the purchaser, is not conspicuously printed in boldface type no smaller than the surrounding type.
- 19. The TPP violates Cal. Ins. Code § 12820(b)(3)(A), because it does not state "the obligor's full corporate name or a fictitious name approved by the commissioner, the obligor's

mailing address, the obligor's telephone number, and the obligor's vehicle service contract provider license number."

- 20. The TPP violates Cal. Ins. Code § 12820(b)(3)(B), because it does not "state the name of the purchaser and the name of the seller."
- 21. The TPP violates Cal. Ins. Code § 12820(b)(3)(C), because it does not "[c]onspicuously state the vehicle service contract's purchase price."
- 22. The TPP violates Cal. Ins. Code § 12820(b)(3)(D), because it does not comply with Cal. Civ. Code § 1794.4 and Cal. Civ. Code § 1794.41, which set forth requirements for vehicle service contracts. Said failures to comply with Sections 1794.4 and 1794.41 may not be limited to those set forth herein, and plaintiffs reserve the right to amend this Complaint upon the discovery of further violations.
- 23. The TPP violates Cal. Civ. Code § 1794.4(c)(1), because it does not contain a "clear description and identification of the covered product."
- 24. The TPP violates Cal. Civ. Code § 1794.4(c)(5), because it does not contain a "step-by-step explanation of the procedure that the buyer should follow in order to obtain performance of any obligation under the service contract", including, but not limited to, the full legal and business name of the service contractor, the mailing address of the service contractor, the person or class of persons authorized to perform service, the method of giving notice to the service contractor of the need for service, whether the cost of transporting the product for service or repairs will be paid by the service contractor, the place where the product may be delivered for service or repairs or a toll-free telephone number the buyer may call to obtain that information, and all fees, charges and other costs that the buyer must pay to obtain service.
- 25. The TPP violates Cal. Civ. Code § 1794.4(c)(7), because it does not contain a "description of any right to cancel the contract if the buyer returns the product or the product is sold, lost, stolen, or destroyed, or, if there is no right to cancel or the right to cancel is limited, a statement of the fact."

- 26. The TPP violates Cal. Civ. Code § 1794.41(a)(1), because it does not contain the disclosures specified in Cal. Civ. Code § 1794.4 and, further, does not disclose, in the manner described in Cal. Civ. Code § 1794.4, the buyer's cancellation and refund rights provided by Cal. Civ. Code § 1794.41, including that the TPP may be cancelled by the purchaser within the first sixty (60) days after receipt of the contract.
- 27. The business practice of selling the TPP, which violates Cal. Ins. Code § 12820, Cal. Civ. Code § 1794.4, and Cal. Civ. Code § 1794.41, all as set forth above, constitutes unfair competition under Cal. Bus. Prof. Code §§ 17200, et seq., because, inter alia, said business practice is unlawful and unfair.
- 28. The business practice of selling the TPP without making all of the disclosures required by law, as set forth above, constitutes unfair competition under Cal. Bus. Prof. Code §§ 17200, et seq., because, inter alia, said business practice is unlawful, fraudulent and unfair.
- 29. The business practice of selling the TPP, which violates Cal. Ins. Code § 12820, Cal. Civ. Code § 1794.4, and Cal. Civ. Code § 1794.41, all as set forth above, violates the Consumer Legal Remedies Act, Cal. Civ. Code §§ 1750, et seq., through, inter alia, (1) inserting unconscionable provisions in contracts, and (2) representing that transactions involve rights, remedies or obligations which they do not have or involve, or which are prohibited by law.
- 30. The business practice of selling the TPP without making all of the disclosures required by law, as set forth above, violates the Consumer Legal Remedies Act, Cal. Civ. Code §§ 1750, et seq., because, inter alia, it (1) represents that a transaction confers or involves rights, remedies or obligations which it does not have or involve, or which are prohibited by law, (2) represents that goods or services have characteristics, ingredients, uses, benefits or qualities which they do not have, and (3) represents that goods or services are of a particular standard, quality or grade when they are actually of another.
- 31. Regardless of whether or not a consumer purchases the TPP, all new tires purchased from Big O that are not a proprietary Big O brand come with a "Service Package" that includes: (1) "Free rotation every 5,000 miles for the useful life of the tire"; and (2) "Free flat repair for the useful

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life of the tire".

- Regardless of whether or not a consumer purchases the TPP, all new tires purchased 32. from Big O that are not a proprietary Big O brand are warranted against failure due to defects in workmanship or materials down to 2/32nds of an inch remaining tread groove depth and Big O is obligated to honor such coverage.
- 33. Big O misleads consumers regarding the benefits allegedly conferred upon them by virtue of their purchase of the TPP. In addition to its failure to provide adequate notice and legally required disclosures under Cal. Ins. Code § 12820, Cal. Civ. Code § 1794.4, and Cal. Civ. Code § 1794.41, as set forth above, Big O, inter alia: (1) misrepresents that the TPP provides consumers with free tire rotations, when, in actuality, Big O is obligated to provide free tire rotations to all of its new tire customers regardless of their purchase of the TPP; (2) misrepresents that the TPP provides consumers with free flat repair, when, in actuality, Big O is obligated to provide free flat repair to all of its new tire customers regardless of their purchase of the TPP; (3) misrepresents that the TPP provides consumers with a warranty against defects in workmanship and materials, when, in actuality, all new tires sold by Big O are already covered by a warranty against such defects; and (4) fails to provide the terms and numerous limitations of its "Roadside Assistance Service" along with the TPP itself, which "Roadside Assistance Service" has little, if any, value to the consumer.
- 34. Big O uniformly and systematically trains its employees and franchisees to emphasize the supposed "benefits" of the TPP that, in reality, are not provided by the TPP at all. For example, and not by way of limitation, Big O's training documents teach salespeople to focus on the free flat repair and free tire rotation supposedly provided by the TPP, when, in actuality, Big O is obligated to provide free flat repair and free tire rotations to all of its new tire customers regardless of their purchase of the TPP.
- The business practice of misleading consumers regarding the benefits allegedly 35. conferred upon them by virtue of their purchase of the TPP, as set forth above, constitutes unfair competition under Cal. Bus. Prof. Code §§ 17200, et seq., because, inter alia, said business practice is unlawful, fraudulent and unfair.

- 36. The matters alleged in Paragraphs 8 through 35 are equally applicable to thousands of Californians who have purchased the TPP. Such matters arise out of defendant Big O's regular standardized business practices and transactional documents applicable to all members of the public who purchased the TPP.
- 37. Plaintiffs bring this action, pursuant to Cal. Code Civ. Proc. § 382, Cal. Bus. Prof. Code § 17203, and Cal. Civ. Code. § 1781, on behalf of themselves and all others similarly situated. The proposed class is defined as: All persons who are citizens of the State of California and who, at any time after January 2, 2009, purchased the TPP from defendant Big O (the "Plaintiff Class").
 - 38. This action may properly be brought and maintained as a class action:
 - a. Ascertainability: The Plaintiff class, as defined above, is easily ascertainable;
 - b. Numerosity: Plaintiffs are currently unaware of the exact number of persons in the Plaintiff Class, but are informed and believe that defendant Big O has sold over 280,000 unlawful TPP plans to members of the Plaintiff Class for over \$4,500,000, and that the Plaintiff Class is sufficiently numerous to satisfy the requirements for a class action;
 - c. Community of Interest: The question of whether defendant Big O's business acts and practices violate the law, as set forth herein, is one of a common or general interest, and there is a well-defined community of interest between the members of the Plaintiff Class;
 - d. Common Questions Predominate: Common questions of law and fact exist as to all members of the Plaintiff Class and predominate over any questions which affect only individual members of the class. These common questions of law and fact include, without limitation:
 - (i) Whether the TPP satisfies the requirements of applicable law, including Cal. Ins. Code § 12820, Cal. Civ. Code § 1794.4 and Cal. Civ.

Code § 1794.41. Discovery has indicated that the terms of the TPP did not change from January 2, 2009 to the present;

- (ii) Whether defendant Big O has either the insurance required by Cal. Ins. Code § 12830 or the net worth required by Cal. Ins. Code § 12836 to sell the TPP, which discovery thus far has indicated it does not;
- (iii) Whether the TPP's failures to make disclosures required by Cal. Ins. Code § 12820, Cal. Civ. Code § 1794.4 and Cal. Civ. Code § 1794.41 constitute false representations under Cal. Bus. Prof. Code §§ 17200, et seq., and Cal. Civ. Code §§ 1750, et seq.;
- (iv) Whether defendant Big O's business practices regarding its sale of the TPP, including, *inter alia*, the terms of the TPP itself, mislead consumers regarding the benefits allegedly conferred upon them by virtue of their purchase of the TPP or otherwise violate Cal. Bus. Prof. Code §§ 17200, et seq.; and
- (v) The appropriate nature of class-wide relief.
- e. Typicality: Plaintiffs' claims are typical of the claims of the members of the Plaintiff Class. Upon information and belief, plaintiffs and each member of the Plaintiff Class sustained injuries and damages arising out of defendant Big O's common course of conduct in violation of law, as set forth herein, and said injuries and damages of each member of the Plaintiff Class were caused directly by defendant's violations of law.
- f. Adequacy of Representation: Plaintiffs will fairly and adequately protect the interest of the members of the Plaintiff Class. Upon information and belief, plaintiffs do not have any interests which are adverse to the interests of absent class members.
- g. Superiority: A class action is superior to other available means for the fair and efficient adjudication of this controversy, because, inter alia: (1) Individual

joinder of all members of the class is impracticable; (2) The cost to the courts of adjudicating the claims of each member of the Plaintiff Class individually would be substantial; (3) Individualized litigation would present the potential for inconsistent or contradictory judgments; (4) The expense and burden of individual litigation might make it difficult or impossible for individual members of the class to redress the wrongs done to them; and (5) Important public interests will be served by addressing the matter as a class action, namely the protection of consumers and defendants' compliance with the law in selling the TPP to the public.

- 39. Plaintiffs are unaware of any difficulties that are likely to be encountered in the management of this action that would preclude its maintenance as a class action.
- 40. On July 15, 2013, plaintiff Fratilla, on his own behalf and on behalf of all members of the Plaintiff Class, issued a notice and demand to defendant Big O, which set forth defendant's violations of law and demanded immediate remedial action (the "Notice and Demand"). The Notice and Demand was sent via certified mail with return receipt requested, and complied in all respects with Cal. Civ. Code § 1782(a). A true and correct copy of the Notice and Demand is attached hereto as "Attachment C".
- 41. Defendant Big O responded to the Notice and Demand on August 14, 2013 (the "Response"). The Response does not identify any "appropriate correction, repair, replacement or other remedy" given or agreed to be given to plaintiff or the Plaintiff Class, as required by Cal. Civ. Code § 1782(b). As of the date of this Complaint, no such correction, repair, replacement or other remedy has been given or agreed to be given to plaintiff or the Plaintiff Class. Upon information and belief, defendant Big O has failed to take any of the remedial actions set forth in Cal. Civ. Code § 1782(c).

FIRST CAUSE OF ACTION (Unfair Competition) (Cal. Bus. Prof. Code §§ 17200 et seq.)

42. Plaintiffs incorporate by reference the allegations set forth in Paragraphs 1 through 41 of this Complaint as though fully set forth in this cause of action.

- 43. Plaintiffs bring this cause of action against defendant Big O.
- 44. Plaintiff Jeff Fratilla purchased tires from defendant Big O (doing business as Big O Tires Store No. 005782) in San Diego County on June 5, 2012. As part of the transaction, plaintiff Fratilla was charged for the TPP, which appeared on the invoice as "ServiceCentralRoadHazard." Plaintiff Fratilla purchased tires and the TPP from defendant Big O for personal, family, or household purposes. A true and correct copy of defendant Big O's invoice to plaintiff Fratilla, which includes the TPP on the back of Page 2, is attached as <u>Attachment A</u>.
- O Tires Store No. 005816) in Orange County on December 5, 2012 and March 23, 2013. As part of the transactions, plaintiff Franchino was charged for the TPP, which appeared on the invoices as "ServiceCentralRoadHazard." Plaintiff Franchino purchased tires and the TPP from defendant Big O for personal, family, or household purposes. A true and correct copy of the front pages of defendant Big O's invoices to plaintiff Franchino are attached hereto as <a href="https://dx.doi.org/10.1001/jatachment-10.1001/
- 46. Upon information and belief, thousands of California citizens purchased tires from defendant Big O and were charged for the TPP.
- 47. Cal. Bus. Prof. Code § 17200 defines "unfair competition" to mean and include "any unlawful, unfair or fraudulent business act or practice."
- 48. The business practice of selling the TPP, which violates Cal. Ins. Code § 12820, Cal. Civ. Code § 1794.4, and Cal. Civ. Code § 1794.41, as set forth above, constitutes unfair competition under Cal. Bus. Prof. Code §§ 17200, et seq., because such a business practice is unlawful and unfair.
- 49. The business practice of selling the TPP without making all of the disclosures required by law, as set forth above, constitutes unfair competition under Cal. Bus. Prof. Code §§ 17200, et seq., because said business practice is unlawful, fraudulent and unfair.
- 50. The business practice of misleading consumers regarding the benefits allegedly conferred upon them by virtue of their purchase of the TPP, as set forth above, constitutes unfair competition under Cal. Bus. Prof. Code §§ 17200, et seq., because, inter alia, said business practice

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is unlawful, fraudulent and unfair.

- Plaintiffs and members of the Plaintiff Class have each suffered injury in fact and have lost money and/or property as a result of the unfair competition alleged herein for reasons including, inter alia: (1) Plaintiffs and members of the Plaintiff Class suffered concrete, particularized, and actual invasions of one or more interests legally protected by Cal. Ins. Code § 12820, Cal. Civ. Code § 1794.4, and Cal. Civ. Code § 1794.41, (2) Plaintiffs and members of the Plaintiff Class were misled as to the benefits conferred by virtue of their purchase of the TPP; (3) the injuries suffered by Plaintiffs and members of the Plaintiff Class are economic, because they paid for unlawful vehicle service contracts that defendant Big O was not legally allowed to sell and paid for benefits under the TPP that they had already paid for and were already entitled to receive, (4) as a result of defendant Big O's illegal sale of the unlawful TPP, Plaintiffs and the members of the Plaintiff Class did not receive the benefits of the consumer protections imposed by the law and, therefore, received less than they would have had defendant Big O's business practices and the TPP complied with the law, (5) as a result of Big O's misleading of Plaintiffs and members of the Plaintiff Class regarding the benefits conferred by virtue of their purchase of the TPP, Plaintiffs and members of the Plaintiff Class received less by virtue of their purchase of the TPP than they paid for; (6) as a result of the material non-disclosures, plaintiffs and members of the Plaintiff Class were defrauded out of their legal right to cancel within the first sixty (60) days after receipt of the contract, and (7) Plaintiffs would not have purchased the TPP if they had known the true facts.
- 52. Pursuant to Cal. Bus. Prof. Code § 17203, Plaintiffs and members of the Plaintiff Class are entitled to restitution of all monies acquired by means of the acts of unfair competition set forth herein, including restitution of all amounts collected for the sale of the TPP.
- 53. WHEREFORE, Plaintiffs and members of the Plaintiff Class are entitled to and seek, on this cause of action:
 - a. Preliminary and permanent injunctive relief against defendant Big O prohibiting further acts of unfair competition;
 - Such orders or judgments, including the appointment of a receiver, as may be

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necessary to prevent the use or employment by defendant Big O of any practice which constitutes unfair competition;

- c. Such orders or judgments, including the appointment of a receiver, as may be necessary to restore to plaintiffs and the Plaintiff Class any money or property, real or personal, which may have been acquired by means of the unfair competition set forth herein:
- Restitution of all amounts collected from the sale of the TPP;
- e. Costs of this action;
- Reasonable attorneys' fees, to the extent authorized by law, including, but not limited to, Cal. Code Civ. Proc. § 1021.5; and
- g. Such other and further relief as the Court deems just and appropriate.

SECOND CAUSE OF ACTION (Consumer Legal Remedies Act) (Cal. Civ. Code §§ 1750 et seq.)

- 54. Plaintiffs incorporate by reference the allegations set forth in Paragraphs 1 through53 of this Complaint as though fully set forth in this cause of action.
 - Plaintiffs bring this cause of action against defendant Big O.
- 56. The Consumer Legal Remedies Act, Cal. Civ. Code §§ 1750 et seq., prohibits, inter alia, the following unfair methods of competition and unfair or deceptive acts or practices undertaken by any person in a transaction intended to result or which results in the sale or lease of goods or services to any consumer: (1) Representing that a transaction confers or involves rights, remedies or obligations which it does not have or involve, or which are prohibited by law; (2) Inserting an unconscionable provision in the contract; (3) Representing that goods or services have characteristics, ingredients, uses, benefits, or qualities which they do not have; and/or (4) Representing that goods or services are of a particular standard, quality or grade if they are of another. See Cal. Civ. Code §1770.
- 57. By stating the terms of the TPP in vehicle service contracts with purchasers, which terms do not comply with Cal. Ins. Code § 12820, Cal. Civ. Code § 1794.4, and Cal. Civ. Code

§1794.41, defendant Big O represents that a transaction confers or involves rights, remedies or obligations which it does not have or involve, or which are prohibited by law, in violation of the Consumer Legal Remedies Act.

- 58. By including the provisions of the TPP in vehicle service contracts with purchasers, which provisions do not comply with Cal. Ins. Code § 12820, Cal. Civ. Code § 1794.4, and Cal. Civ. Code § 1794.41, defendant Big O inserts unconscionable provisions in contracts, in violation of the Consumer Legal Remedies Act.
- 59. By selling the TPP without making all of the disclosures required by law, as set forth above, defendant Big O represents that a transaction confers or involves rights, remedies or obligations which it does not have or involve, or which are prohibited by law.
- 60. By selling the TPP without making all of the disclosures required by law, as set forth above, defendant Big O represents that goods or services have characteristics, ingredients, uses, benefits or qualities which they do not have.
- 61. By selling the TPP without making all of the disclosures required by law, as set forth above, defendant Big O represents that goods or services are of a particular standard, quality or grade when they are actually of another.
- 62. Plaintiffs and the members of the Plaintiff Class have each suffered damage as a result of the use and/or employment of the above described acts and practices prohibited by the Consumer Legal Remedies Act for reasons including, *inter alia*: (1) Plaintiffs and members of the Plaintiff Class suffered concrete, particularized, and actual invasions of one or more interests legally protected by Cal. Ins. Code § 12820, Cal. Civ. Code § 1794.4, and Cal. Civ. Code § 1794.41, (2) the injuries suffered by Plaintiffs and members of the Plaintiff Class are economic, because they paid for unlawful vehicle service contracts that defendant Big O was not legally allowed to sell, (3) as a result of defendant Big O's illegal sale of the unlawful TPP, Plaintiffs and the members of the Plaintiff Class did not receive the benefits of the consumer protections imposed by the law and, therefore, received less than they would have had defendant's business practices and the TPP complied with the law, (4) as a result of the material non-disclosures, Plaintiffs and members of the Plaintiff Class

were defrauded out of their legal right to cancel within the first sixty (60) days after receipt of the contract, and (5) Plaintiffs would not have purchased the TPP if he had known that it did not comply with the law.

- 63. WHEREFORE, Plaintiffs and members of the Plaintiff Class are entitled to and seek, on this cause of action:
 - a. Actual damages, in an amount subject to proof, including, but not limited to, recovery of the amounts plaintiffs and the members of the Plaintiff Class paid for the TPP, but in no case less than one thousand dollars (\$1,000), pursuant to Cal. Civ. Code § 1780(a)(1);
 - b. Preliminary and permanent injunctive relief against defendant Big O from further methods, acts and practices prohibited by the Consumer Legal Remedies Act, pursuant to Cal. Civ. Code § 1780(a)(2);
 - c. Restitution of all amounts collected by defendant Big O from the sale of the TPP, pursuant to Cal. Civ. Code § 1780(a)(3);
 - d. Punitive damages, pursuant to Cal. Civ. Code § 1780(a)(4);
 - e. Court costs and attorney's fees, pursuant to, *inter alia*, Cal. Civ. Code §1780(e) and Cal. Code Civ. Proc. § 1021.5; and
 - f. Any other relief that the Court deems proper, pursuant to, *inter alia*, Cal. Civ. Code § 1780(a)(5).

PRAYER FOR RELIEF

WHEREFORE, Plaintiffs and the Plaintiff Class pray for judgment and relief on all causes of action, as more specifically detailed in each Cause of Action, as follows:

- 1. Preliminary and permanent injunctive relief against defendants from further acts of unfair competition, pursuant to Cal. Bus. Prof. Code § 17203;
- 2. Such orders or judgments, including the appointment of a receiver, as may be necessary to prevent the use or employment by defendants of any practice which constitutes unfair competition, pursuant to Cal. Bus. Prof. Code § 17203;

- Such orders and judgments, including the appointment of a receiver, as may be necessary to restore to Plaintiffs and the Plaintiff Class any money or property, real or personal, which may have been acquired by means of the unfair competition set forth herein, pursuant to Cal. Bus. Prof. Code § 17203;
- Restitution of all amounts collected from the sale of the TPP, pursuant to Cal. Bus.
 Prof. Code § 17203 and Cal. Civ. Code § 1780(a)(3);
- 5. Actual damages, in an amount subject to proof, including, but not limited to, recovery of the amounts Plaintiffs and the members of the Plaintiff Class paid for the TPP, but in no case less than one thousand dollars (\$1,000), pursuant to Cal. Civ. Code § 1780(a)(1);
- Preliminary and permanent injunctive relief against defendants from further methods, acts and practices prohibited by the Consumer Legal Remedies Act, pursuant to Cal. Civ. Code § 1780(a)(2);
 - 7. Punitive damages, pursuant to Cal. Civ. Code § 1780(a)(4);
 - 8. Costs of this action;
- Reasonable attorneys' fees, to the extent authorized by law, including, inter alia, Cal.
 Civ. Code §1780(e) and Cal. Code Civ. Proc. § 1021.5;
 - 10. For a jury trial on all claims and issues so triable; and
- 11. Such other and further relief as the Court deems just and appropriate, pursuant to, *inter alia*, Cal. Civ. Code § 1780(a)(5).

Dated: March 9, 2016

Respectfully submitted by,

TEEPLE HALL, LLP

Gregory M. Garrison

9255 Towne Centre Drive, Suite 500

San Diego, CA 92121

Telephone: (858) 622-7878 Email: greg@teeplehall.com

MEGAN A. RICHMOND, APC Megan A. Richmond

ATTACHMENT A



THE TEAM YOU TRUST

CA BIG O TIRES E06 BIG O TIRE STORE # 5782 1286 W SAN MARCOS BLVD #100 SAN MARCOS CA 92078-4074 (760) 471-6576

* FINAL BILL -INVOICE** Invoice# 59446005 - RI Order Num 31417659 - WI

Date/Time In..... 06/05/12 15:29:04" Date/Time Promised.. 06/05/12 17:02:36

CAL00335325 ARD256210

Ship To:

2010 LEXUS RX450H Tag: 6NMD389 St: CA Mileage: 22394 Engine: VIN# JTJZB1BA8A2403076

Page

Customer: 30150860 PO#: FRATILLA, JEFF

1441 MISTY SEA WAY SAN MARCOS CA 92078

Opening Salesperson 12960328 Home# 760-798-3760 Work#

Email:

Item Number	Item Description	Qty	Price Each	Extended
NT05923559VX DOT #:R8OK FTS 1012 452120	Nitto Crosstek CUV 4 235/55R19 105V,452120 50,000	4	229.99	919.96
Tire Disposal Fee California New Tire ServiceCentralRoadHa SCS VSR' SCB KMTSL	Tire Disposal Fee California New Tire Fee ServiceCentralRoadHazard Service Central Tire Install RUBBER VALVE STEM LIFETIME WHEEL BAL MOUNT AND INSTALL 12987286 CARTER, DAY	4 4 4	12.00 7.00 137.99 16.99	7.00 137.99
LTRF WA1	LIFETIME TIRE ROTATE SVC 1 YR WHEEL ALIGNMENT PROGRAM 12990134 KASDAN, ROM	1	119.99	119.99
B2B2 SALE- EARLY INST	Price Adjustment Buy 3 tires, get 1 FREE ALL RECOMMEND SHOCK REPAIRS	1-1-1	460.00	460,00-
CAP Tire pressure adjusted FRONT 32 REAR 32	CHECK AIR PRESSURE TIRE to Vehicle specifications in F	esi esi		
VISA	Visa CARD NUMBER 9648 APPR 06977D)		857.44-

IF YOU HAVE A QUESTION OR CONCERN PLEASE SPEAK TO OUR STORE MANAGER, Brandon Romanowski AT (760) 471-6576

DUE TO DISCOUNT PROVIDED AT POINT OF PURCHASE THIS INVOICE IS NOT ELIGIBLE FOR MAIL-IN REBATE.



THE TEAM YOU TRUST

CA BIG O TIRES E06 BIG O TIRE STORE # 5782 1286 W SAN MARCOS BLVD #100 SAN MARCOS CA 92078-4074 (760) 471-6576

Page 2 * FINAL BILL -INVOICE** Invoice# 59446005 - RI Order Num 31417659 - WI

24 Order Num 31417659 - WI
Date/Time In...... 06/05/12 15:29:04
Date/Time Promised.. 06/05/12 17:02:36

CAL00335325 ARD256210

2010 LEXUS RX450H

Tag: 6NMD389 St: CA Mileage: 22394 Engine:____VIN# JTJZB1BA8A2403076

Ship To:

Customer: 30150860 PO#: FRATILLA, JEFF 1441 MISTY SEA WAY SAN MARCOS CA 92078

Opening Salesperson 12960328

Home# 760-798-3760 Work#

Email:

......

Item Number Item Description Qty Price Each Extended ------

Subtotal Parts 1,137.91 Subtotal Labor 119.99

Special Credit:

Total Charges. 1,257.90
Total Credits. 460.00Sub-Total..... 797.90 7.00 New Tire Fees** Shop Fees(*) .00 52,54 All Taxes..... 857.44-Payments.....

Net Amount PLEASE PAY ABOVE AMOUNT. THANK YOU! Closer: 12960328

I acknowledge notice and oral approval of an increase in the original estimated price. I acknowledge notice and oral approval of an increase in the original estimated price.

I have received the goods and services as represented on this invoice. If this is a credit card purchase I agree to pay and comply with the cardholders agreement with the issuer. *This charge represents costs and profits to the vehicle repair facility for miscellaneous Shop Supply or Waste Disposal,

Customer Signature

BIG ATIRES.

THE TEAM YOU TRUST

fulg O Brand Tiper - Limited Warrantler; Your new Big O brand tire with the Big O name and script pumber on the addressed and not marked "lifern", purchased as a Big O Tires ators, carries the following warrantles:

h-Year Full Free Repair or Replacement Warranty: Any such flig O brand the noted on the front of the documentation marched herein that becomes The notice of the front of the declaration makes are continued to the following the continued of the continu

Limited Lifetime Promied Repair or Replacement Warranty: After the (3) Limited Lifetime Procuses Regal or Replacements Warming: After the Lifetime your reprince replacement permod him schiefed, my such just him his falls du to defects in worksmeathin or instends at a road hazard will be replaced with an equivalent new time of the nazire or composible formal at the current small price, including applicable taxes, less an allowance based, the troubleming useful file of the lates all the time of his damage or finding (subject to the General Conditions and Limitations).

Nervice Package - In addition in the wintanty coverage above, your new this O brand tire comes with the following:

* Previolation and rebalance every 5000 inites for the weful life of

- the tire

 Free flat repole for the useful life of the life

 Roadside Assistance Service for 3-years (1-800-351-4545)

Other New Tires-Non Big O Broad - Limited Warnanies
Your new life (without the Big O name on the indewall) purchased from a
Big O Tires asine carries the following warrantes.

Manufactorer kinnled Warrantye Every new Gre gurchased at a Big O Tics alone is warranted by the translatedness against failure does to defect in the workmanship or unstreads down to 272 zelds of as tools constitute ones greened eighth. Additional warrantes may apply to some time. Big O Tics. The Kingdom, Meetham's Tier and NTB will become the inhabitations? warranty ones you to lites, and any parts the which fails under the terms of the manufactories' warranty will be repaired or replaced in accordance with the manufactories's venumity program. You must comply with the sandfations of the manufactories's warraity program in receive this varianty program.

Service Packages In addition to the warmany coverage above, your new tire (without the Big D same on the sidewall) concer with the following:

**Free rotation every 5000 miles for the self-life of the time.

**Free fall repair for the useful life of the time.

Option Tire Protection Package (FPP)
Optional 3-Year Full Free Repair or Replacement Witerways; If Optional 3-Year Full Free Repair or Replacement Witerways; If optional 3-Year Full Free Repair or Replacement tire; and noted on the provide wanted by coverage or any new explorement tire; and noted on the front of the documentation atticled heaps, any soon tire that becomes unserviceable within three; 19 years of the purchase or replacement due to defects in workmasship or materials as a road huzard will be repaired as replaced free of shange studied to the General Conditions and Lincinions 3 to any till; O Tires, Tire Kingdoon, Merchant's Tire, or NTTS store. If you choose a explacement tire under the terms of this warmaty, the explacement time with the terms of this warmaty, the explacement time with TIRB given this time. The Tire Protection Plan (TPP) will need to be purchased, separately to cover the replacement tire.

Limited Lifetium Priessed Repair or Replayenese: After the (3) three year fice repair or replacement period has expired, any auch the that fails the in defects in wash mention or restricted or a coal facand will be replaced with any equivalent new tip of the same or comparable turnal in the time current retail price, including applicable taxes, less an allowance based on the retaining useful life of the first of the time of its durings or failure (subject to the General Conditions and Limitations). For example: 50% washer translating times the times current crail price of \$50 equals an allowance of \$25.

ervice Package - In addition to wantumy coverage above, this optional to Protection Plan proves 3 on with the following:

Five station and revalence every 5000 miles for the useful life of

- * Free flat repair of the useful life of the fire
 * Roadside Assistance Service for 3-years (1-800-351-8545)

* Rondside Astilating Service for 3-years (1-800-351-9542)
Limited Mileage Warranty:
For Biji O Brand and Non-Bij O Brand Tires)
If a infleage warranty is noted or the front of the documentation attached, hostic, such tire whose remaining feed groose depth is redeved to 252-26 to 47 as fact, or host prior to the fits receiving the specified infleage will be replaced with an equivalent near the of fits asset as a sinespatiable tomal of the three convert reads place, including appelled the text, least as allowance based on the actual mileage received at the time presented to the specified unleage. Mileage warranty estima will only be honored within a years of the haloe of original time purchases and before the sing delivers the warrantyd sifelege. The following times are excluded from the Limited Mileage Warranty thatties is show, consensated use time the Limited Mileage Warranty, thatties is show, consensated to a time time of portune and the service of the sing delivers the warrantyd sifelege. The following times are excluded from the Limited Mileage Warranty, thatties is show, consensated one time time, and converted to the significant of the significan

BIG O TIRES MAKES NO WARRANTIES OF REPRESENTATIONS OF ANY KIND REGARDING USED TIRES PURCHASED AT A BIG O TIRES STORE, ALL USED TIRES ARE SOLD "AS IS" WITH ALL

General Conditions and Limitations - Tires;

Definitions: "Listed I like of the tire" means more than 2/32 adds of an inch
remaining their grows depth or six (6) years from the date of original ture
purchase. At 2/32 and of an inch of remaining used grows depth as the
(6) years from the date of original tire purchase. An inchessor occurs first
the tire is considered were outsided no longer warranted.

General Conditions - The limited warrantees set forth herein will be honored at any Big O Tines. The Kingdom, Marchinata Tiye or NTU store is some learnings. Big O Tines, Three Kingdom, Marchinata Tiye or NTU store is some learnings. Big O Tines, Tipe Kingdom, Marchania Tire or NTB stores half cases, the falled tire mass be returned to a store honoring the warrantees the warrantees that the continuation of the store of the store of the store of the warrantees warrantees that the continuation of the store of

Some manufacturers of all wheel drive (AWD) or d-wheel drive vehicles recommend that all times he replaced as the same tank to ensure a matched into The integration and forth above apply only to the affected time and not to that opening they are many matched as:

Proper Tire Maintenance: As a condition of the Limited Mileago Warranties ser forth above, the As a condition of the Limited Mileage Wanisatics are foils above, the purchaser is required to have consecutive service checks performed at a participating Rig O'Tires. The Kingdam, Merchanis Tire or NTB store at the test than except 5,000 tailes, and if deemed necessary by the point pating Big O'Tires, The Kingdam, Merchanis Tire or NTB dealer, the tires rounded and any other condition revealed by the service check the distinct of the requisite service effects. In addition to the condition of the condition and smoothal services or repairs were made must be provided at the time if your claim. Failure to be able to deconstitute that the required service checks and rotation schedules have been performed will void the Limited millering warranty.

per Tire Repair and Replanable Tire - All thes will be repaired or Proper Time Repair and Repairable Time - All littes will be impaired on replaced in accordance with judicianes availabled by the RMAY's (Rubber Manufacture's Association) Patieture Repair Procedures for Pessanger and Uight-Timek Times. Whether is the la repaired or replace under this warranty depends on the senter of the during or rhabite. Under the RMA's guidelines, which provide that if a line suffers a payetime or presentation in the Tened sent one of exceed I/4 of in the tis widest point, it will be repaired and a replacement fire will not be onwided.

Danage resulting from repairs performed by a non-flig O Tire. The Kingdom, Merchan's Tire or NTS more or fire failure due to such improper repair are excluded from the warranties set footh above.

Adjustment Charges - For any line replaced under warranty, wmmony Anjuanoens analgae - Por any tier applaced under warranty. you wish be requisible for applicable textes motion provintient flow installation charges (mounting, balancing, and walve seems), and/or an additional restancial read human warranty. If applicable, Prince are contact your-local Big O Tree, Tree Kingdom, Merchant's Tipe or NTU store for details. At Big O Tree dispersion, a provinted cash refund off of the prighal purchase price case be substituted.

Limitations and Exclusions - The above warranties apply only to fire powhased from Big Q Tires. The do not apply to any replacement tires insualled under this wantany.

The above wangetire do not cover incidental or conservential damage The story warnester on our cover recorded to recognize the convenience, least of of eay kind, including damages for lost of time, inconvenience, least of use of vehicle, towing charges and replacement (reapportation cour. If the stand live is not exallable or has been discontinued, a suitable replacement tile will be substituted.

replacement the will be substituted.

Any hisbility at littlinied to reprinting or replacing the tire at a Big O Tirea, Tire Kingdom. Merchan'ts Tire or NTB store in accordance with the terms set fourly above. They firm a become unserviceable due to accident, butter, and the substitute of the substi

Nitrogen Filled Tires - Not all Big O Tires. The Kingdom, Merchant's Tire or NTB store have the equipment to further a fire with introgen. The above warrantee do not cover the follotting of tires with altrogen.

you must comply with the conditions of the manufacturer warranty. Program to receive coverage from the wheel intervilations. Hig O Trick makes no warranties of any kind or description for wheels.

CAUTION REGARDING LUG NUTSH-Lug muts put an new coatem pt mag wheels could become loose during the first 300 miles of driving. All lug arus should be checked for higheress after the first 25 miles of driving and expans a 300 miles. 100 Tires will beek the fug nuts on new custom or inag wheels fire of change. Big of Tires assumes no reappraisibility of change us in liquity that could occur if customs: fails to invoic the fug nuts checked as recommended.

Dis O Tires Nationwide Limited Repell Big O Tiran Nationwide Limited Repair Waccrusy - 12 Months / 12,006 Miles Who MAKES THIS LIMITED WARRANTY! This limited warmanty is extended only to you, the ariginal purchases, and not be anyone who may purchase your vehicle from you during the trust of the warming. This Limited Warman's is made by the Independent Repair Pacility (Tacility) that is no named on the original repoli involves and performed the sex-size/repairs or your vehicle. This limited warmany may be honored by other facilities participating in his program, or other authorized non-pericipating facilities anywhere in the United States.

This funited warranty is and a warranty of the O Tires, LLC or Automotive Business Solutions, Inc. (*ABS*), their affiliates, audoidiaries or any of their employees, or another companies. In addition, ABS serves as the administrator only.

WHAT IS COVERED BY THE LIMITED WARRANTY!

- with a COVERED DY THE LIMIT ID WARRANCE TO THE WARRANCE OVER THE RESERVE A. Air conditioning, heating and climate control systems.

 B. Engine cooling systems.

 C. Engice performance, daviability, services and repetit

 D. Enticker and control systems.

- constraint engline regulagement system and other on-board tempules systems, (ongline, bady, broke and suspension computers). Et. Cruise control systems.

 H. Broke sexue.

- C. Civitis control systems.

 H. Bruke systems.
 J. Starting and clusging ayatems.
 J. Starting and clusging ayatems.
 J. Eccrical systems.
 K. Exhivet systems.
 L. Ignition systems.
 M. Steering/suspension systems, wheel bearings, CV-jointa/U-joints, Indigalants, and drive-shalts.
 N. Other minor repairs.

The Independent Repair Forlitty warrants that the above repairs and services performed at their focation will be free from defects to most risk and workmanship for [2] menths or 17,000 miles of use, whicheve comes first, measured from the date of the first expair and the Johnston reading Johnston on the original repair involve. Service agostioned not lated above early a 3-menth or 4000 mile entranty, as the Independent Repair Position providing and services but see not except under the Nationwide Limited Repair Position.

Roadrido Assistance provided with purchase of Big O branded tires or Tire Protection Package Call 600-351-8545 Free Flat Tire Changing Assistance up to \$75

and Réunbursable banefits up to \$75.

- " Towng.
 " Jump Start
- * Look-out Service

Visit www.bigorcodisida.com ur provided back of Warranly Certificate for reimbursement instruction and program details.

This warranty is conditioned on the vehicle being subjected only to normal, non-connected use, and receiving remorable and necessary analyses are defined by the vehicle state of the original repair or service. If there is a defect in either the material are workmanning within the warranty perior, the independent Repair facility has the option to, perform consolidate events and the department of the original repair or service. If there is a defect in either the material are workmanning within the warranty period, the independent Repair Facility has the option to, perform consolidate events work at or clongs to you, replace the entire the additional charges to you prefulled the entire. tive warranty part(s) without charge to you or refund the entire charge for the warranted repairs, minus any previous refunds

A buyer of covered products or services has the right to have warranty service performed during the warranty period. The warranty period will be extended for the number of whole days that the vehicle has been out of the buyer's hands for warranty repairs. If a defect exists within the warranty period, the warranty will not expire until the defect has been fixed. The warranty period will also be extended if the warranty repairs have not been performed due to delays caused by circumstances beyond control of the buyer, or if the warranty repairs did not remedy the defect and the buyer notifies the Warranty Administrator of the failure of the repairs within 60 days after they were completed. If, after a reasonable number of attempts, the defect has not been fixed, the buyer may return his vehicle for a replacement of parts, if applicable, or a refund, in either case, subject to deduction of a reasonable charge for usage. This time extension does not affect the protections or remedies the buyer has under any law, Parts listed are new unless noted otherwise.

WHERE YOU MUST GO TO OBTAIN LIMITED WARRANTY SERVICE WHERE YOU MUST CO TOORTAIN LIMITED WARRANTY SERVICE! If you are less from 23 miles and from the original proper Facelly, you usual, return you'r velicle to the facility location where the warranted service was perfected and represent your roys of the repair order to that Dealt. If you are user than 25 uilles from the original Facility, then you must veli the Warman's Administrators prior to any repair work being performed, all 4006-551-6345, from 600 p.m. to 6:00 p.m. dood or through Friday, 7:00 s.m. to 4:00 p.m. Shorting (Manufacella Fine), catching to bridge, The Warmity Administrator will direct you to the nearest penichpring Facility.

WHAT YOU MUST DO TO OBTAIN LIMITED WARRANTY SERVICE WHAT YOU MURT DO TO OBTAIN I MITTED WARNAMTY REBUTCE. You must keep a supply of the crityinal spenie fravoline for light keepy and present it where peeking service under this warming. If warminy work is preferred, you must tempt unity to serve due to participating forciation in from the spenie work to preferred, you wishle in a tempt service production in from the spenie work to greatly the opposite from the spenie reselved wall not accept popular from the your argument from the Westerney Administrator), you must pay for the instructory to vivice and subsert your argument require reselved to prefer to good and subsequent warming require involved to feel for lighthe stoply and subsequent warming require invoice for legible copy) for the Warminsty Administrates for review. Within 7th days of the date of report. If your wisheld is imagestable, and you are further than 25 miles from the original facility, you may be eligible for create terming breedful, to a maximum of \$73.500. You may also be eligible for terminal threefful if your visible and the requirement to same day due to concursatione to spond your control. The maximum benefit would be far 2 days as a maximum of \$30.00 per day, as described by the Warminy Administrator.

THAT IS NOT COVERED BY THIS LIMITED WARRANTY THIS LIMITED WARRANTY!

YOU must put for may non-varying service you coder of be performed as size again time as the overranty service. This limited warranty will not apply to prepare the proposed vehicle if it has been damaged by abnormal usis, missue, inglest, availant, an alternation or "rampeding with", (by other than the Facility of Facility employees). The Facility's employees and/or agent so not have supplied to the proposed of the limited warranty not to make any prounties in addition to those conteited in this limited warranty.

THIS LIMITED WARRANTY DOES NOT IN ANY WAY INCLUDE INCIDENTAL OR CONSEQUENTIAL DAMAGES (AUDITIONAL EXPENSES) THAT YOU MAY INCUR AS THE RESULT OF FAULTY REPAIR OR SERVICE) SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTIAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU THIS LIMITED WARRANTY GIVES YOU SPECIFIC RIGHTS, AND YOU MAY ALSO HAVE OTHER RIGHTS, WHICH YARY FROM STATE TO STATE

AUTOMOTIVE REPAIRS EXCLUDED FROM LIMITED WARRANTY AUTOMOTIVE REPAIRS EXCLUDED FROM LIMITED WARRANTY.

The warmapy deen not over required or replacemently except is listed in
the section, "What is envered by this Warmary", even though the Facility
way offer other services. SPECIFICALLY EXCLUDED AR RANY
PANING. TRANSMISSION, CLUTICH, OR DIPPERSENTIAL REPAIRS.
ASSOCIATED GASKIPTS AND SEALS, OR ASSEMBLY
REPLACEMENT OF THE SAME. ALSO EXCLUDED A REPAIRS.
PAIRT, MOLDING, TIRES, GLASS REPAIRS, AND USED PARTS.
COMMERCIAL, VEHICLES (INCLUDING BUT NOT LIMITED TO, ANY
VEHICLE USED IN COMMERCE TO TRANSPORT PERSONS OR
PROPERTY) ARE EXCLUDED.

ATTACHMENT B



Home About Big O Tires Franchise Opportunities Find a Store

VIEW MY VISIT CHECKLIST »

(0) Items

SERVICES SAVINGS WHEELS LOCATIONS RACING CREDIT TIRES All About Tires | Tire Warranty

Tweet / 1

III Like 314 12 +1 0

FIND MY VEHICLE No saved vehicle.

FIND MY STORE

Within: 15 miles

City & State or Zip Coc \$

Add Vehicle

Tire Warranty

Our team stands behind every tire we sell!

At Big O Tires, we're committed to your complete satisfaction. That's why we provide you with the most comprehensive and affordable warranty protection available today.

BIG O BRAND TIRES

- . 3-Year Full Free Repair or Replacement Road Hazard Warranty
- 3-Year Full Free Replacement Materials and Workmanship Warranty
 3-Year Free 24/7 Roadside Assistance
- . Free Tire Rotation Every 5,000 Miles for the Life of the Tire*
- . Free Rebalance Every 5,000 Miles for the Life of the Tire*
- Free Flat Repair Coverage for the Life of the Tire*
- * After 3-year free period expires, Prorated Repair or Replacement Warranty for Road Hazards or Materials and Workmanship for the Life of the Tire up to six (6) years*

View Warranty Details for Big O brand tires

ALL OTHER NEW TIRES PURCHASED AT BIG O TIRES

- · Prorated Workmanship and Materials Warranty per Terms and Conditions Specified by the Manufacturer
- Free Rotations every 5,000 miles for the Life of the Tire*
- Free Flat Repair coverage for the Life of the Tire*

OPTIONAL TIRE PROTECTION PLAN (TPP): AVAILABLE FOR PURCHASE WITH ANY NEW NON-BIG O BRAND TIRE THAT BIG O SELLS

- * 3-Year Full Free Repair or Replacement Road Hazard Warranty
- * 3-Year Full Free Replacement Materials and Workmanship Warranty
- 3-Year 24/7 Roadside Assistance
- Free Tire Rotation Every 5,000 Miles for the Life of the Tire*
 Free Rebalance Every 5,000 Miles for the Life of the Tire*
- * Free Flat Repair Coverage for the Life of the Tire*
- . After 3-year free period expires, Prorated Repair or Replacement Warranty for Road Hazards or Materials and Workmanship for the Life of the Tire up to six (6) years*

*"Life of the tire" means more than 2/32nds of an inch remaining tread groove depth or six (6) years from the date of original tire purchase, whichever comes first. At 2/32nds of an inch of remaining tread groove depth or six years from the date of the original tire purchase, whichever occurs first, the tire is considered worn out and no longer warranted. Big O Tires Warranties are honored at all Big O Tires stores and all Tire Kingdom, Merchant's and NTB locations.

Fires Wheels Services Auto Education

Specials and Savings About Big D Tres Careers Site Map Contact Us

Fogytiph 2017 Big Diffes, LLC, 923 Donald Boll, Rhan Julin Beach, FL 33408 Privacy Policy

SIGN UP AND SAVE

Receive special offers, product information and coupons from Big O Tires.

506 Dr. Starts

SIGN UPP

ATTACHMENT C



July 15, 2013

VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Legal
Big O Tires, LLC
Big O Tire Store # 5782
1286 West San Marcos Boulevard, Suite 100
San Marcos, California 92078-4074

Re: Fratilla, et al. v. Big O Tires, et al.

Consumer Legal Remedies Act Class Action Demand Letter

Dear Sir or Madam:

Please be advised that this office represents Mr. Brian Jeffrey Fratilla. This letter is written on behalf of Mr. Fratilla, as well as all others similarly situated (collectively the "Plaintiff Class"), pursuant to Cal. Civ. Code §1782(a).

Mr. Fratilla and the other members of the Plaintiff Class purchased one or more tires from Big O Tires, LLC or one of its franchisees (collectively "Big O") in California. In connection therewith, Big O's business practices violated the California Consumer Legal Remedies Act, Cal. Civ. Code §§1750, et seq. (the "CLRA"), as set forth below. This letter, sent pursuant to Cal. Civ. Code §1782, is to inform Big O of its violations and demand immediate remedial action.

Big O's Illegal Collection of Sales Tax on Services

Big O charged and unlawfully collected sales tax from members of the Plaintiff Class on the *services* listed on its invoices as "Tire Disposal Fee", "Service Central Road Hazard", and "Service Central Tire Install" (the "Tax on Services"). Pursuant to Cal. Rev. Tax. Code §6051, Big O is only authorized to collect sales tax on goods, not services.

The "Tire Disposal Fee" is a fee charged by Big O for the service of disposing of tires. "Service Central Tire Install" is a fee charged by Big O for the service of installing tires. "Service Central Road Hazard", discussed more fully below, is a vehicle service contract.

By unlawfully collecting the Tax on Services, Big O employs or commits methods, acts or practices declared unlawful by the CLRA in Cal. Civ. Code §1770. Such violations of Cal. Civ. Code §1770 include:

- Representing that its transactions with members of the Plaintiff Class confer or involve rights, remedies or obligations which they do not have or involve, or which are prohibited by law, in violation of Cal. Civ. Code §1770(a)(14); and
- 2. Inserting unconscionable provisions in its contracts with members of the Plaintiff Class, in violation of Cal. Civ. Code §1770(a)(19).

Big O's Improper Sale of Illegal Vehicle Service Contract

Big O sold a vehicle service contract to members of the Plaintiff Class, which is listed on the front of Big O's invoices as "ServiceCentralRoadHazard" and set forth on the back of the invoices under the heading "Option Tire Protection Package (TPP)" (hereinafter the "TPP"). The TPP fails to comply with numerous subdivisions of Cal. Ins. Code §12820, which sets forth requirements for vehicle service contracts. ² The TPP's failures to comply with Cal. Ins. Code §12820 include:

- The TPP violates Cal. Ins. Code §12820(b)(1), because it fails to set forth
 the disclosure required when the obligor has complied with either Cal. Ins.
 Code §12830 or Cal. Ins. Code §12836;³
- The TPP violates Cal. Ins. Code §12820(b)(2), because the language therein that excludes coverage, or imposes duties upon the purchaser, is not conspicuously printed in boldface type no smaller than the surrounding type;

The TPP constitutes a "vehicle service contract" under Cal. Ins. Code §12800(c)(4)(A), because it is "an agreement that promises the repair or replacement of a tire or wheel necessitated by wear and tear, defect, or damage caused by a road hazard."

Pursuant to Cal. Ins. Code §12830, an obligor under a vehicle service contract must file with the Commissioner of Insurance, and receive the Commissioner's approval to use, a copy of an insurance policy covering 100 percent of the obligor's vehicle service contract obligations, and said policy must meet the requirements of Cal. Ins. Code §12830. Pursuant to Cal. Ins. Code §12836, in lieu of complying with Cal. Ins. Code §12830, an obligor or its parent company may establish to the Commissioner's satisfaction that it possesses a net worth of one hundred million dollars (\$100,000,000).

- The TPP violates Cal. Ins. Code §12820(b)(3)(A), because it does not state "the obligor's full corporate name or a fictitious name approved by the commissioner, the obligor's mailing address, the obligor's telephone number, and the obligor's vehicle service contract provider license number";
- 4. The TPP violates Cal. Ins. Code §12820(b)(3)(B), because it does not "state the name of the purchaser and the name of the seller";
- 5. The TPP violates Cal. Ins. Code §12820(b)(3)(C), because it does not "[c]onspicuously state the vehicle service contract's purchase price";
- 6. The TPP violates Cal. Ins. Code §12820(b)(3)(D), because it does not comply with Cal. Civ. Code §1794.4 and Cal. Civ. Code §1794.41, as set forth below;
- 7. The TPP does not comply with Cal. Civ. Code §1794.41(a)(1), because it does not contain the disclosures specified in Cal. Civ. Code §1794.4 and, further, does not disclose, in the manner described in Cal. Civ. Code §1794.4, the buyer's cancellation and refund rights provided by Cal. Civ. Code §1794.41, including that the ATPP may be cancelled by the purchaser within the first sixty (60) days after receipt of the contract;
- 8. The TPP violates Cal. Civ. Code §1794.4(c)(1), because it does not contain a "clear description and identification of the covered product";
- 9. The TPP violates Cal. Civ. Code §1794.4(c)(5), because it does not contain a "step-by-step explanation of the procedure that the buyer should follow in order to obtain performance of any obligation under the service contract," including, but not limited to, the full legal and business name of the service contractor, the mailing address of the service contractor, the person or class of persons authorized to perform service, the method of giving notice to the service contractor of the need for service, whether the cost of transporting the product for service or repairs will be paid by the service contractor, the place where the product may be delivered for service or repairs or a toll-free telephone number the buyer may call to obtain that information, and all fees, charges and other costs that the buyer must pay to obtain service; and,

10. The TPP violates Cal. Civ. Code §1794.4(c)(7), because it does not contain a "description of any right to cancel the contract if the buyer returns the product or the product is sold, lost, stolen, or destroyed, or, if there is no right to cancel or the right to cancel is limited, a statement of the fact."

By selling the TPP, which violates Cal. Ins. Code §12820, Cal. Civ. Code §1794.4, and Cal. Civ. Code §1794.41, all as set forth above, Big O employs or commits methods, acts or practices declared unlawful by the CLRA in Cal. Civ. Code §1770. Such violations of Cal. Civ. Code §1770 include:

- Representing that goods or services sold to members of the Plaintiff Class have characteristics, ingredients, uses, benefits or qualities which they do not have, in violation of Cal. Civ. Code §1770(a)(5);
- Representing that goods or services sold to members of the Plaintiff Class are of a particular standard, quality or grade when they are actually of another, in violation of Cal. Civ. Code §1770(a)(7);
- 3. Representing that its transactions with members of the Plaintiff Class confer or involve rights, remedics or obligations which they do not have or involve, or which are prohibited by law, in violation of Cal. Civ. Code §1770(a)(14); and
- Inserting unconscionable provisions in its contracts with members of the Plaintiff Class, in violation of Cal. Civ. Code §1770(a)(19).

Demand for Remedial Action

Demand is hereby made that Big O correct, repair, replace or otherwise rectify all of the foregoing violations of Cal. Civ. Code §1770. Demand is further made, pursuant to the CLRA, Cal. Civ. Code §1782(c), that Big O do the following within thirty (30) days:

- Identify all consumers similarly situated to Mr. Fratilla, namely all persons in who meet either of the following criteria:
 - a. from whom, on or after January 2009, Big O collected the Tax on Services; and/or
 - b. who, on or after January 9, 2009, purchased the TPP.

- Notify Mr. Fratilla and all consumers similarly situated that Big O will correct, repair, replace, or otherwise rectify its foregoing violations of the CLRA, Cal. Civ. Code §1770; and
- Cease engaging in the continuing violation of the CLRA, Cal. Civ. Code §1770.

If Big O fails to take the actions described above within thirty (30) days, my client will amend his complaint in his pending litigation against Big O to pursue all available remedies under the CLRA, on behalf of himself and all others similarly situated, including, but not limited to, for the recovery of actual damages, restitution, punitive damages, and attorney fees and costs. See Cal. Civ. Code §1780.

Very truly yours,

TEEPLE HALL, LLP

Gregory M. Garrison, Esq.

GMG/

cc: Jonathan Solish, Esq. (via email: jonathan.solish@bryancave.com)
Kristy Murphy, Esq. (via email: kristy.murphy@bryancave.com)

⁴ Nothing herein concerns any right of Mr. Fratilla or members of the Plaintiff Class to bring claims against Big O for injunctive relief under the CLRA or to bring other claims, including, but not limited to, a claim for unfair business practices (Cal. Bus. Prof. Code '17200 et seq.)

ATTACHMENT D



THE TEAM YOU TRUST

CA BIG O TIRES B46
BIG O TIRE STORE # 5816
927 EL CAMINO REAL
SAN CLEMENTE CA 92672-4650
(949)492-5543

How did we do? Receive a \$10 off oil change coupon on your next visit. Please, complete the survey at www.tkcares.com Use password 37170746 00001

* FINAL BILL -INVOICE** Page 1
Invoice# 64169425 - RI
Order Num 37170746 - WI
Date/Time In...... 12/05/12 16:18:08
Date/Time Promised.. 12/05/12 17:00:06
CAL000086416
ARD260220
1995 CHEVROLET PICKUP S10/
Tag: 5B03561 St: CA Mileage: 115492
Engine: VIN# 1GCCS1448S8151800

Customer: 24320058 PO#:

FRANCHINO, BOB 200 AVE SAN CARLOS SAN CLEMENTE CA 92672

Opening Salesperson 12956631

Email:

Home# 949-492-0549 Work#

Ship To:

Item Number	Item Description	Qty	Price Each	Extended
	Cooper Trendsetter SE	4	79.99	
01311	P215/75R15 100S,01311 50K-ECONOMY RADIALS			
California New Tire	California New Tire Fee		7.00	7.00
ServiceCentralRoadHa	ServiceCentralRoadHazard		64.00	
Tire Disposal Charge	Tire Disposal Charge		12.00	12.00
SCS	Service Central Tire Install	4	16.99	67.96
VSR	RUBBER VALVE STEM	4		
SCB	LIFETIME WHEEL BAL	4		
KMTSL	MOUNT AND INSTALL	4		
	12960322 SORGENFRIE,	MATT	HEW	
LTRF	LIFETIME TIRE ROTATE SVC	4		
PA	Price Adjustment	1-		
cete	TIRE CONCESSION CREDIT	1-	79.99	79.99-
CAP	CHECK AIR PRESSURE TIRE	4		
FRONT 30 REAR 30	to Vehicle specifications in F	SI		
VISA	Visa CARD NUMBER 8678 APPR 000020			420.69-

IF YOU HAVE A QUESTION OR CONCERN PLEASE SPEAK TO OUR STORE MANAGER, DENNIS J. DUSSO AT (949) 492-5543

PURCHASE IS NOT VALID FOR MICHELIN OR BFGOODRICH REBATE DUE TO IN-STORE DISCOUNT.

Subtotal Parts 463.92 Subtotal Labor

ATTACHMENT E

ATTACHMENT E



THE TEAM YOU TRUST

CA BIG O TIRES B46 BIG O TIRE STORE # 5816 927 EL CAMINO REAL SAN CLEMENTE CA 92672-4650 (949) 492-5543

* FINAL BILL -INVOICE** Invoice# 66749706 - RI Order Num 40297271 - WI

Date/Time In..... 03/23/13 15:34:25 Date/Time Promised.. 03/23/13 16:51:28 CAL000086416

ARD260220

2002 JAGUAR X-TYPE

Ship To:

Tag: 4WXX277 St: CA Mileage: 119646 Engine: VIN# SAJEA51D12XC65882 ______

Customer: 24320058 PO#:

FRANCHINO, BOB 200 AVE SAN CARLOS SAN CLEMENTE CA 92672

Opening Salesperson 12956631 Home# 949-492-0549 Work#

Email:

Item Number	Item Description	Qty	Price Each	Extended
TN27520556H DOT #:7T8K 3MA1 5112		2	72.99	145.98
APN42	205/55R16 91H,APN42 60,000			
California New Tire	California New Tire Fee		3,50	3,50
ServiceCentralRoadHa	ServiceCentralRoadHazard		21.00	21.00
Tire Disposal Charge	Tire Disposal Charge		6.00	6.00
SCS	Service Central Tire Install	2	16.99	33.98
VSR	RUBBER VALVE STEM	2		
SCB	LIFETIME WHEEL BAL	2		
KMTSL	MOUNT AND INSTALL	2		
	32001297 Wheeler, Da	anny		
LTRF	LIFETIME TIRE ROTATE SVC	2		
PA	Price Adjustment	1-		
cete	TIRE CONCESSION CREDIT	1-	10.00	10.00-
WAP	PROGRAM WHEEL ALIGNMENT	1		
	12959436 HERRERA-ZA	VA, AL	FREDO	

12960279 Cuellar, Delfino

CHECK AIR PRESSURE TIRE 4 Tire pressure adjusted to Vehicle specifications in PSI FRONT 38 REAR 35

-----MASTERCARD MasterCard

CARD NUMBER 9514 APPR 015874

216.22-

Page 1

IF YOU HAVE A QUESTION OR CONCERN PLEASE SPEAK TO OUR STORE MANAGER, DENNIS J. DUSSO AT (949) 492-5543

Subtotal Parts 206.96 Subtotal Labor