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Case No.: 37-2013-00028542-CU-BT-CTL <u>CLASS ACTION</u> (Plaintiff Class) [Cal. Code Civ. Proc. § 382, Cal. Bus. Prof. Code § 17203, Cal. Civ. Code § 1781] THIRD AMENDED COMPLAINT FOR DAMAGES AND EQUITABLE RELIEF 1. Unfair Competition (Cal. Bus. Prof.
 Code §§ 17200, et seq.) Consumer Legal Remedies Act (Cal. Civ. Code §§ 1750, et seq.)

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.

3. 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 1 such fictitious names. Plaintiffs will amend this Complaint to allege the true names and capacities 2 of defendants DOES 1 through 130 when ascertained. 3 JURISDICTION AND VENUE 4 This Court has jurisdiction over this action because plaintiffs bring action under the 5 5. laws of the State of California, plaintiffs request equitable relief, and the monies sought to be 6 7 recovered by plaintiffs total in excess of the jurisdictional minimum of this Court. This Court has jurisdiction over defendants because defendants reside, do business in, 8 6. and/or otherwise have the requisite minimum contacts with the State of California to support 9 jurisdiction. The Court further has jurisdiction over defendant Big O because it is registered with the 10 California Secretary of State to conduct business in the State of California. 11 Venue is proper in this Court pursuant to Cal. Code Civ. Proc. § 395.5. 7. 12 CLASS ALLEGATIONS 13 Defendant Big O's business includes, but is not limited to, the sale of tires at numerous 14 8. retail locations throughout California. Defendant Big O routinely sells new tires to California 15 residents and consumers. 16 Upon the sale of a new tire that is not a proprietary Big O brand, defendantBig O 17 9 offers for sale a service contract entitled "Tire Protection Plan" (the "TPP"). The TPP appears on 18 the back of defendant Big O's invoices. A true and correct copy of a Big O invoice, including the 19 TPP, is attached hereto as Attachment A. Upon information and belief, Attachment A is 20 representative of the invoice and TPP utilized by defendant Big O since at least January of 2009. 21 10. The TPP includes the following: 22 23 24 25 26 27 28 THIRD AMENDED COMPLAINT -2-

	replacement tire will be substituted.
	use of vehicle, towing charges and replacement transportation costs. If the same tire is not available or has been discontinued, a suitable
	The above warranties do not cover incidental or consequential damage of any kind, including damages for loss of time, inconvenience, loss of
	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.
defendant Big	O's invoices, including, <i>inter alia</i> , the following exclusions:
	The TPP also may incorporate additional terms contained on the reverse si
See Attachmen	
	* Roadside Assistance Service for 3-years (1-800-351-8545)
	the tire * Free flat repair of the useful life of the tire
	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
	usable tread remaining times the then current retail price of \$50 equals an allowance of \$25.
	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%
	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
	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
	Limited Lifetime Prorated Repair or Replacement: After the (3) three year
	Plan (TPP) will need to be purchased separately to cover the replacement tire.
	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
	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,
	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
	front of the documentation attached hereto, any such tire that becomes unserviceable within three (3) years of the purchase or replacement date
	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
	Option Tire Protection Package (TPP) Optional 3-Year Full Free Repair or Replacement Warranty: If

	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, aftermarket
	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 initeage 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 wairanties do not cover the inflating of tires with bitrogen.
n	
See Attachm	ent A.
12.	In addition, defendant Big O's website contains the following statement of the TPI
OPT	TONAL TIRE PROTECTION PLAN (TPP): AVAILABLE FOR
PUR	CHASE WITH ANY NEW NON-BIG O BRAND TIRE THAT BIG O
• 3-V	ear Full Free Repair or Replacement Road Hazard Warranty
• 3-Y	ear Full Free Replacement Materials and Workmanship Warranty
• 3-Y	ear 24/7 Roadside Assistance Tire Rotation Every 5,000 Miles for the Life of the Tire*
• Fre	e Rebalance Every 5,000 Miles for the Life of the Tire*
• Fre	e Flat Repair Coverage for the Life of the Tire*
• Afte Haza	er 3-year free period expires, Prorated Repair or Replacement Warranty for Road urds or Materials and Workmanship for the Life of the Tire up to six (6) years*
* **Li	ife of the tire" means more than 2/32nds of an inch remaining tread groove depth
or si	x (6) years from the date of original tire purchase, whichever comes first. At
	nds of an inch of remaining tread groove depth or six years from the date of the nal tire purchase, whichever occurs first, the tire is considered worn out and no
longe	er warranted. Big O Tires Warranties are honored at all Big O Tires stores and
	THIRD AMENDED COMPLAINT

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 "stepby-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 tollfree 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

life of the tire".

32. 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 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.

35. 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 is unlawful, fraudulent and unfair.

36.	The matters alleged in Paragraphs 8 through 35 are equally applicable to thousands
of California	ans 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 purchas	ied the TPP.
37.	Plaintiffs bring this action, pursuant to Cal. Code Civ. Proc. § 382, Cal. Bus. Prof.
Code § 1720	3, and Cal. Civ. Code. § 1781, on behalf of themselves and all others similarly situated.
The propose	d 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.

1	Code § 1794.41. Discovery has indicated that the terms of the TPP did no
2	change from January 2, 2009 to the present;
3	(ii) Whether defendant Big O has either the insurance required by Cal. Ins
4	Code § 12830 or the net worth required by Cal. Ins. Code § 12836 to sell the
5	TPP, which discovery thus far has indicated it does not;
6	(iii) Whether the TPP's failures to make disclosures required by Cal. Ins
7	Code § 12820, Cal. Civ. Code § 1794.4 and Cal. Civ. Code § 1794.4
8	constitute false representations under Cal. Bus. Prof. Code §§ 17200, et seq.
9	and Cal. Civ. Code §§ 1750, et seq.;
10	(iv) Whether defendant Big O's business practices regarding its sale of th
1	TPP, including, inter alia, the terms of the TPP itself, mislead consumer
12	regarding the benefits allegedly conferred upon them by virtue of the
13	purchase of the TPP or otherwise violate Cal. Bus. Prof. Code §§ 17200, a
4	seq.; and
5	(v) The appropriate nature of class-wide relief.
6	e. Typicality: Plaintiffs' claims are typical of the claims of the members of the
7	Plaintiff Class. Upon information and belief, plaintiffs and each member of th
8	Plaintiff Class sustained injuries and damages arising out of defendant Big O
9	common course of conduct in violation of law, as set forth herein, and said injurie
20	and damages of each member of the Plaintiff Class were caused directly b
21	defendant's violations of law.
22	f. Adequacy of Representation: Plaintiffs will fairly and adequately protect
23	the interest of the members of the Plaintiff Class. Upon information and belie
24	plaintiffs do not have any interests which are adverse to the interests of absent clas
25	members.
26	g. Superiority: A class action is superior to other available means for the fa
27	and efficient adjudication of this controversy, because, inter alia: (1) Individua
28	THIRD AMENDED COMPLAINT

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 "<u>Attachment C</u>".

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 through41 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>.

45. Plaintiff Bob Franchino purchased tires from defendant Big O (doing business as Big 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 <u>Attachment D</u> and <u>Attachment E</u>.

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

is unlawful, fraudulent and unfair.

51. 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:

> Preliminary and permanent injunctive relief against defendant Big O prohibiting further acts of unfair competition;

b. Such orders or judgments, including the appointment of a receiver, as may be

1	necessary to prevent the use or employment by defendant Big O of any practice which
2	constitutes unfair competition;
3	c. Such orders or judgments, including the appointment of a receiver, as may be
4	necessary to restore to plaintiffs and the Plaintiff Class any money or property, real
5	or personal, which may have been acquired by means of the unfair competition set
6	forth herein;
7	d. Restitution of all amounts collected from the sale of the TPP;
8	e. Costs of this action;
9	f. Reasonable attorneys' fees, to the extent authorized by law, including, but not
10	limited to, Cal. Code Civ. Proc. § 1021.5; and
11	g. Such other and further relief as the Court deems just and appropriate.
12 13	SECOND CAUSE OF ACTION (Consumer Legal Remedies Act) (Cal. Civ. Code §§ 1750 et seq.)
14	54. Plaintiffs incorporate by reference the allegations set forth in Paragraphs 1 through
15	53 of this Complaint as though fully set forth in this cause of action.
16	55. Plaintiffs bring this cause of action against defendant Big O.
17	56. The Consumer Legal Remedies Act, Cal. Civ. Code §§ 1750 et seq., prohibits, inter
18	alia, the following unfair methods of competition and unfair or deceptive acts or practices undertaken
19	by any person in a transaction intended to result or which results in the sale or lease of goods or
20	services to any consumer: (1) Representing that a transaction confers or involves rights, remedies or
21	obligations which it does not have or involve, or which are prohibited by law; (2) Inserting an
22	unconscionable provision in the contract; (3) Representing that goods or services have characteristics,
23	ingredients, uses, benefits, or qualities which they do not have; and/or (4) Representing that goods
24	or services are of a particular standard, quality or grade if they are of another. See Cal. Civ. Code
25	§1770.
26	57. By stating the terms of the TPP in vehicle service contracts with purchasers, which
27	terms do not comply with Cal. Ins. Code § 12820, Cal. Civ. Code § 1794.4, and Cal. Civ. Code

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§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.

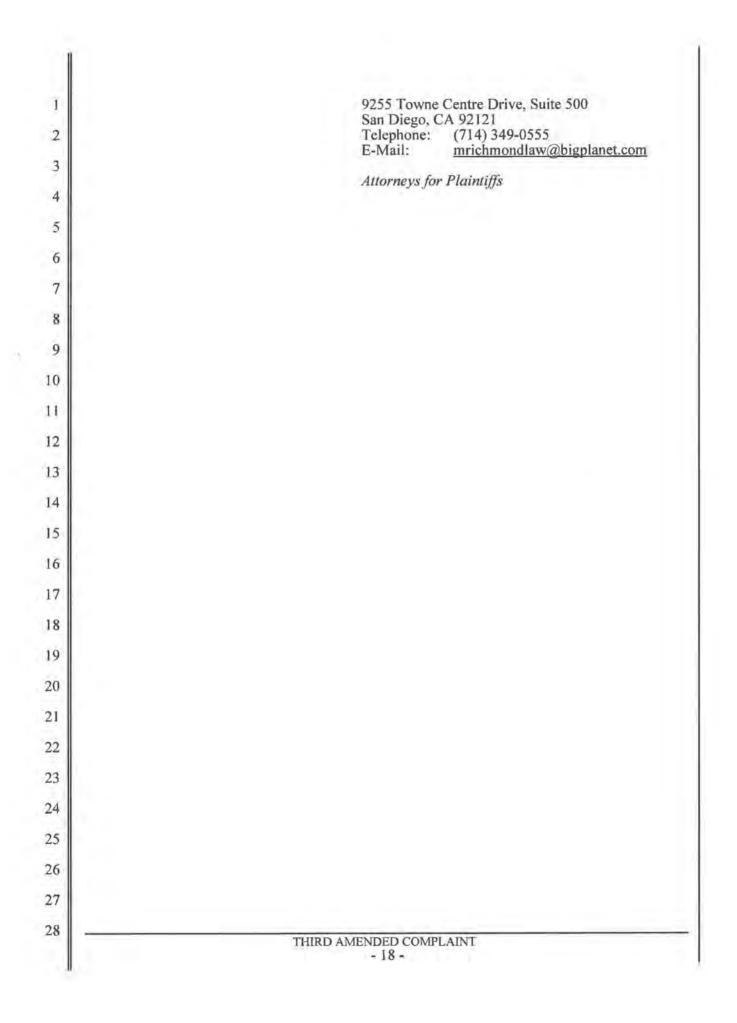
61. By selling the TPP without making all of the disclosures required by law, as set forth above, defendant Big O represents that goods or services are of a particular standard, quality or grade when they are actually of another.

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

1	were defrauded out of their legal right to cancel within the first sixty (60) days after receipt of the					
2	contract, and (5) Plaintiffs would not have purchased the TPP if he had known that it did not comply					
3	with the law.					
4	63. WHEREFORE, Plaintiffs and members of the Plaintiff Class are entitled to and seek,					
5	on this cause of action:					
6	a. Actual damages, in an amount subject to proof, including, but not limited to,					
7	recovery of the amounts plaintiffs and the members of the Plaintiff Class paid for the					
8	TPP, but in no case less than one thousand dollars (\$1,000), pursuant to Cal. Civ.					
9	Code § 1780(a)(1);					
10	b. Preliminary and permanent injunctive relief against defendant Big O from					
11	further methods, acts and practices prohibited by the Consumer Legal Remedies Act,					
12	pursuant to Cal. Civ. Code § 1780(a)(2);					
13	c. Restitution of all amounts collected by defendant Big O from the sale of the					
14	TPP, pursuant to Cal. Civ. Code § 1780(a)(3);					
15	d. Punitive damages, pursuant to Cal. Civ. Code § 1780(a)(4);					
16	e. Court costs and attorney's fees, pursuant to, inter alia, Cal. Civ. Code					
17	§1780(e) and Cal. Code Civ. Proc. § 1021.5; and					
18	f. Any other relief that the Court deems proper, pursuant to, <i>inter alia</i> , Cal. Civ.					
19	Code § 1780(a)(5).					
20	PRAYER FOR RELIEF					
21	WHEREFORE, Plaintiffs and the Plaintiff Class pray for judgment and relief on all causes					
22	of action, as more specifically detailed in each Cause of Action, as follows:					
23	1. Preliminary and permanent injunctive relief against defendants from further acts of					
24	unfair competition, pursuant to Cal. Bus. Prof. Code § 17203;					
25	2. Such orders or judgments, including the appointment of a receiver, as may be					
26	necessary to prevent the use or employment by defendants of any practice which constitutes unfair					
27	competition, pursuant to Cal. Bus. Prof. Code § 17203;					
28	THIRD AMENDED COMPLAINT - 16 -					

3.	Such orders and ju	dgments, including the appointment of a receiver, as may be				
necessary	necessary to restore to Plaintiffs and the Plaintiff Class any money or property, real or personal,					
which may	which may have been acquired by means of the unfair competition set forth herein, pursuant to Cal.					
Bus. Prof.	Code § 17203;					
4.	Restitution of all an	nounts 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 amo	unts Plaintiffs and the m	embers of the Plaintiff Class paid for the TPP, but in no case less				
than one th	ousand dollars (\$1,000)	, pursuant to Cal. Civ. Code § 1780(a)(1);				
6.	Preliminary and per	manent injunctive relief against defendants from further methods.				
acts and pr	actices prohibited by th	e Consumer Legal Remedies Act, pursuant to Cal. Civ. Code §				
1780(a)(2)	;					
7.	Punitive damages, p	pursuant to Cal. Civ. Code § 1780(a)(4);				
8.	Costs of this action					
9.	Reasonable attorney	vs' 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 a	Il claims and issues so triable; and				
11.	Such other and furth	er relief as the Court deems just and appropriate, pursuant to, inter				
<i>alia</i> , Cal. C	Civ. Code § 1780(a)(5).					
Dated: Ma	rch 9, 2016	Respectfully submitted by,				
1		TEEPLE HALL, LLP				
		Mm. Marina				
		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				

1



ATTACHMENT A

ATTACHMENT A

THE TEAM YOU	TRUST				
CA BIG O TIRES E06 BIG O TIRE STORE # 578 1286 W SAN MARCOS BLVD SAN MARCOS CA 92078-40 (760)471-6576	2 #100 74	* FINAL BILL Invoice# 5944 Order Num 3141 Date/Time In. Date/Time Prom CAL00335325 ARD256210 2010 LEXUS RX4 Tag: 6NMD389 Engine:	16005 - .7659 - nised 150H St: CA VIN#	RI WI 06/05/12 15 06/05/12 17 Mileage:	22394 22394 22394
Customer: 30150860 PO# FRATILLA, JEFF 1441 MISTY SEA WAY		Ship To:			
SAN MARCOS CA 92078 Opening Salesperson 1 Email:	2960328	Home# 760-798-			
Item Number	Item Descriptio				Extended
NT05923559VX DOT #:R8OK FTS 1012 452120	Nitto Crosstek 4	CUV	4	229.99	919.96
Tire Disposal Fee California New Tire ServiceCentralRoadHa SCS VSR' SCB KMTSL	ServiceCentral Service Centra RUBBER VALVE S LIFETIME WHEEL MOUNT AND INST	RoadHazard 1 Tire Install FEM BAL	4 4 4 4	12.00 7.00 137.99 16.99	7.00
LTRF WA1	LIFETIME TIRE 1 1 YR WHEEL ALIO 129903		1	119.99	119.99
PA tb3glf *B2B2 SALE- EARLY INST RECSHOCKS *REAR SHOCKS*	Price Adjustmen Buy 3 tires, ge ALL* RECOMMEND SHOCH	et 1 FREE	1- 1- 1	460.00	460.00-
CAP Tire pressure adjusted FRONT 32 REAR 32	CHECK AIR PRESS to Vehicle spec	SURE TIRE cifications in	4 PSI		
VISA	Visa CARD NUMBER 964	48 APPR 06977	D		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.

CA BIG O TIRES E06 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** Page -2 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 2010 LEXUS RX450H Tag: 6NMD389 St: CA Mileage: 22394 Engine: VIN# JTJZE1BA8A2403076
Customer: 30150860 PO#: FRATILLA, JEFF 1441 MISTY SEA WAY SAN MARCOS CA 92078	Ship To:
Opening Salesperson 12960328 Email:	Home# 760-798-3760 Work#
Item Number Item Descript	ion Qty Price Each Extended

Subtotal Parts 1,137.91 Subtotal Labor 119.99

Special Credit:	
Total Charges	
Total Credits	460,00-
Sub-Total	797.90
New Tire Fees**	7.00
Shop Fees(*)	.00
All Taxes	52,54
Payments	857.44-

.00 THANK YOU! Closer: 12960328

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



à.

THE TEAM YOU TRUST

Big O Brad Trim - Limited Warsanleg: Your new Big O brand tite with the Big O name and serial pumiler on the addewall and not marked "lifem", purchased as a Big O Tree atore, carries the following warsanles:

3-Year Full Free Repair or Replacement Wivewarty: Any such Big O brand the noted on the front of the documentation stracked hereto that becomes The notes on the neutron the socialisation minaces are too that becomes unserviceable within three (3) years of the purpose are due to address in weak matable or patiential as a mash lazard will be replaned as replaced free of thinge (toyles to the General Condition and Limitations) at any Big D Tree, Ture Kingdom, Matchiany's Ture or NTB store. The term "mad limoxed" does not include sidewall damage from teruTing coulds.

Limited Lifetinie Procued Repair or Replacement Warmity: After the [3] Limited Uterime Process Repair or Replacements Warminy: After the 12 year reprior replacements period has aspired, any such into that fails ab to defocis in warknamschipt or insteriate at a rand haard will be replaced with an equivalent new two of the aaster or econoperable formal at the there current armait price, including applicable taxes, less an allowarce based thermomisming secold life of the size of the other of the damage or finance (subject to the General Conditions and Limitations). e based or

Nervice Package - In addition to the winnanty coverage above, your new Trug O brand tire comes with the following: * Previousing and rebalance every 5000 miles for the weful hife of visual

- the tire "Free flat repuir for the userful life of the tire "Roadside Assistance Service for 3-years (1-800-351-4545)

Dither New Tires-Non Big O Brond - Lunited Warnanies Your new life (without the Big O name on the indewall) purchased from a Big O Tires atone carries the following warnanies.

Miniafactorer Limited Warontyv Every new Trie purchased at a Rig O Tries and a warranted by the musclastanci against failure due to defects in the worknamble or material down in 2772 and of an tool remaining rood gelever degla. Additional warrantes may apply to some times. Bay O Tries, Trie Kingdon, Meetiam's Tries and NTB will benes the mainfatturer's warrante on any soft line, and any path line which fails under the terms of the manufacturer's warranty will be repaired or replaced in accordinger with the manufacturer's warranty program. You warrant couply with the samafacturer's warranty warranty program in receive this warranty enversion.

Service Packages in addition to the warmany coverage above, your trew ine (without the Big D name on the tidewild) contex with the following: * Free matter avery 5000 mills for the useful life of the ine. * Free flat repair for the useful life of the ine.

Option The Periorities Package (TPP) Options The Vene Failt Pres Repair or Replacement Warmary; If profiles a Sever Failt Pres Repair or Replacement Warmary; If provide winning to coverage on any new replacement tire, and noise on the from in the documentation attached hereix, any such the lata betwinds, unservice winning within three SD years of the purchase or replacement date due to defect in workenessbip or materials are a road trazed will be reprind a regulated fram of Ample tables to the General Conditions and Linking 30 any UL OTTER. The Kingdon, Mechanic The, or NTS source. If you incover a replacement in us under terms of late wrently, dis explorement time will be covered by the warmaily Big O Ture; The Kingdon, Mechanic Ture or MD gives that inc. The The Potection Plan (TPP) will need to be purchased separately to cover the replacement inc.

Linued Lafenner Prissted Repair on Replayeneet: After the (3) three year free repair or replacement period has explored, say auch the thus fulle due, is defects in wark mending or materials or a meal based will be replaced with any equivalent new the other same or compandle turnal of the time current read. price, including applicible taxes, less an allowing based of the time free resulting useful life of the free or free difference of filture (subject to the Genzral Conditions and Limitations). For example, 3051 usable trade transling times the thes current (stall price of \$50 equals an allowance of \$25.

rvice Package - In addition to working coverage above, this optional is Projection Plan proves you with the following: * Free ratation and rebalance every 5000 miles for the useful life of

- * Tree flat repair of the useful life of the tire * Rondside Austanance Service for J-years (1-800-351-0545)

* Rondiside Antistance Service for 3-systex (1-800-331-9343) Linkited Mileage Warranty: (For Bip O Grand and Mon-Big O Brand Time): If a inflaqe worwaity is noted on the front of the documentation attached hearts, such the shoar seminanting read graves updy for stadieved to 2/32m6 of an incive to has prior in the tire receiving the specified integer will be replaced with an explosion more tire of file same ty compatibile 2000 and the theorem execution of the documentation attached hearts, such the source receased price, hardwale applicable taxes, less an allowance based on the actual inflaqe received at the time provided to applicable and any more receased price and the document to the specified mileage. The Rogdom, Mechanica 'Tue or 1000 more compared to the specified mileage. The Rogdom, Mechanica 'Tue or the form the tar dofficers the warrankt at lenger than the purphese and before the tar dofficers the warrangth and larger than diving constraints will only be hanned within a diverse of the materia. All tarties and heaver profiles, then were from exceptively ingressive divining conductions such as mileage and tage transition ingravely and the specified and tage to an applicable taxes.

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

Descent Conditions and Limitations - Tries; Definitions: "Listeful II(6 of the tyre" steams more than 2/32nds of an inch-remaining tends grinvor depth or six (6) years from the date of original iner-prochase. At 2/32nds of an inch of remaining tends grows depth or six (6) years from the date of original ite parathase, whicheves secure fina-the large is considered worn out not no longer warranted.

General Continiona - The limited warmnikes rea forth herein will be honored at any Big O Tires, Tue Kingdom, Macilanta Tire or NTB store. In some learning, Big O Tires, The Kingdom, Macilanta Tire or NTB stores addition to those set forth herein. These additional warmaite using not be becopied at all Big O Tires, Tire Kingdom, Mechanita Tire or NTB stores hall cases, the folload ine mains be returned to a store honoring the warming with the original sates involve. All Big O warmalies are moviensified and end opposed in unignal paradamently and only if the tire is on the vehicle on which it was originally installed.

Some monifactures of all wheel drive (AWD) or 4 wheel drive rehicles recommend that all (res he repland at the name tune to ensure a matched set. The segmentiates for the above apply only to be affected fire and not to the openating time in may matched set.

Proper Tire Maintenanez: As a condition of the Lunited Milezgo Wanishties set forth above, the As a condition of the Limited Mileage Wanisation ar (folly above, the purchase in required to have connecutive service checks performed at a purchase in required to have connecutive service checks performed at a purchase in the every 5,000 miles, and if deemed necessary by the pointigating Big O Time. The Kingdosn, Mexicitan's Tire or NTB basies use term have every 5,000 miles, and if deemed necessary by the pointigating Big O Time. The Kingdosn, Mexicitan's Tire or NTB basies, the time numed and any other condition revealed by the service check unedled. Record of the requires service detects. In addition to evidence that hereasary rotations and manufal tervicen or repairs were made must be provided at the time (if your claim. Failver to be able to deconstruct that the formed service checks and rotation schedulida lave been performed will void the limited millenge warmaty.

per Tire Repair and Replanable Tire - All flres will be repaired or Proper Time Repair and Repairable Time - All lifest will be impaired on replaced in accountance with guideliness enablished by the RMA/s's (Rubber Manufacture's Association) Puncture Repair Procedures for Passinger and Uight Truck Tires. Whether is the larepaired or replace under this warrany depends on the sensor of the damage or failure. Under the RMA/s guidelines, which provide that if a line suffers a punctore or presentation in the trade dure not to acceed 1/4 of the information is while point, it will be repaired and a replacement fire with nut be envided.

Damage resulting from repains performed by a non-Big O Trie. The Kingdom, Metchanda Time or NTB-more or time failure due to such improper republiser excluded from the warranties set forth above.

Adjustment Chaiges - For any line replaced under warranty, Ymminey Anjuzineyi, Linaiga - For azy ire replaced under warney, you may be responsible for applicable taxes and/or govoinneot free, inatallision charges (mounting, balanching, und valve seens), and/or am additional response of warneyi. If applicable, Prinze contact yourboal Big O Trans, Time Kingdon, Merchan's Tipe or NTU soce for deals. At Big O Trans, Time Kingdon, Merchan's Tipe or NTU soce for genglinal purchase price cau be vobstituted.

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

The above wannetize do not cover incidents' or conservatial damage The neuron warneed on our cover necessaria to consequential adamage of any kindi incluting damages for lears of five, inconvenience, lass of use of vehicle, rowing changes and replacement (rangooration cours. If the same line is not available or has been discontinued, a suitable replacement the Will be subsidized.

peplacement the will be subsituted. Any liability at liabilet to reprinting or replacing the size at a Big O Tires, the Kingdom, Marchan's Tires that become unterviceable due to accident, abuse napled, Rie, Uher, Chan donage, vandidism, using, attenua ker upping, improper balance or alignment (userword) at a science of the for heavings trading, the spots as a result of panel; trops, vahilet observations and science tradis, attenues are accident, improved printing, and appendix tradis, and and and and variable to heaving the size of the size of the size of the size size of the size warming size functions, eventualizing, the spots as a result of panel; trops, variable observations and scinitive types of damage trades are called and from data of panelses are for the million and scinitive trades are called and the flow of the size of the documentation attacked base of, which trave data of the size of the documentation attacked base of, which trave data of the size of the documentation attacked base of, which there data of the size of the documentation attacked base of, which there data of the replacements for and distributed apped lifet on the flow of ADV KIND, NICLUDINO MARK CHARTAR BLIPT ADV DETINESS FOR A PARTICULAR MILPOSE, ARE HERLENY DISCLAMMED Some steeps do ballow the exclaminan of included warmatics, so these exclamations are on side to make to attale.

Nitrogen Filled Tires - Not all Big O Tires. The Kingdom, Merchanta Tire or NTB atore have the equipment to inflate a tire with minogen. The above warnance do not cover the inflating of files with nitrogen

vyraces Y on must compty with the conditions of the menufacturer warranty program to receive cover age from the wheel menufacturer. Hig O Tires inskes no warranties of any kind or description for wheeln.

CAUTION REDARDING LUG NUT/SII - Lug puts pot cin new existem or mag wheels could become loave during the first 200 miles of during. All lug neurs should be checked for rights and the first 35 miles of during und again a 200 miles. Big O Tries will beek the fug nut an new existem or mag wheels free of change. Big O Tries surves no regressibility for change or fingury that chald docur if existence fulls to neve the tog nuts checked as recommended.

Big O Tiras Nationwide Limited Repair

Till G Thran Na filewishle Likulted Regnin Wikcrutur - 12 Montha / 12,006 Miles WHO MAKES THIS LIMITED WARRANTY/ Thil filmited warmany is exceeded anby to you, the anguinal purchiner, and not te asyone who may purchase your values form you during the term of the warmany. This Limited Warmany is made by the Independent Reynin Pakillay (ThacIllay') that he so nemed on the original toph involves and performed the service/regnings on your vichite. This limited warmany may be honneed by other facilities participating in this program, or her authorized non-periodynamic facilities anywithers in the United States.

This filmined warranty is and a warranty of Hig D Time, LLC or Automotive Business Solutions, Inc. (*ABST), wher affiliates, autobidiaries or any of likeir equiloyees, or mancher companies. In mildition, ABS servers as the administrator only.

WHAT IS COVERED BY THE LIMITED WARRANTY? What is converted by the Lamitud waterand in This wanney overs the following type in lensis and provides A. Air conditioning, heating and climate control systems. B. Regine cooling systems. C. Engice performance, daviability, services and repair D. Entiselon control system.

-- suscriptic traging management system and utine su-beauti translate systems, (engine, bedy, brake and suspension computers). U. Chile control systems. H. Brake system.

E. Chilize control systems. H. Broke systems J. Starting and clarging ayatems. J. Clearrical systems. K. Echwart systems. Lanking system. M. Steering/suppersion systems, wheel bearings, CV-jointu/U-joints, Isofachaft, and drive-shafts N. Other minor repairs.

The Independent Repair Facility warrants that the shows repairs and services performed at their tocation will be free from defects to marinalis and workmanshift for EQ tennships art 2000 millics of use. whicheves consets first, measured from the date of the forst repair and the advances reading shown on the original repair involce. Services ged formed not lated shows eary a 3-meath or 4000 millie warranty at the Independent Repair Positifue providing and services to serve ne ervored under the Nationwide Limited Repair Warranty.

Reedicide 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 Réuntursable banefits up to \$75 " Towng " Jump Start * Look-out Service Visit www.bigoroadsida.com or provided back of Warnany Cardijicate for neimburgement instruction and program details.

This warrany is conditioned on the vehicle being subjected only to normal, uon-counteical i.u.e. and receiving remonable and necessary mainteennee during the warraniy period Warrany repair rough shall in no case acced the costs of the argunal repair or service. If there is a defect in either the material are workmanking within the warrany period, the independent Repair Pacility has the option to, perform instability are vice work is no clarge to you, replace in defects a manusement work? Within a charact to you perform the entities the defe 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 TOODTAIN LIMITED WARKANTY SHEVICE If you net such mass 1 and its way from the original young Fordby, you must return your vehicle to the facility location where the wormed service was performed and prepert you rough of the repare origin to that balant. If you are user throu 25 miller from the original facility, then you more will be Warning Administration prior to may repair work thong performed, all addo-500 pm. Showing (Maunai Tong), excluding the doug prior with a 3 ddo-300 pm. Showing (Maunai Tong), excluding the doug performed, all addo-400 pm. Showing (Maunai Tong), excluding the doug performed, all addo-400 pm. Showing (Maunai Tong), excluding the doughty. The Warning-Administrator will direct you to the nearest periodiparing. Pacifity:

WHAT YOU MUST DO TO OBTAIN LIMITED WARBANTY SERVICE WHAT YOU MURT DO TO OBTAIN I, IMITED WARRANTY KURVICE You must keep appropriate conjust regime involve (ar further work in performed, you must perform a regime involve (ar further work in performed, you must perform a participating leading in the appare involve (a legible corp). If there are no participating leading involve as you may take your while the involve (appare) and involve approximation in your areas. If the neuroparticipating leading is a strain and subarapeuts working the Verenty Administrator, you must perfor the warranty to vivce and subarapeuts working the Verenty Administrator, you must perfor the warranty to vivce and subarapeuts working the Verenty Administrator, you must perfor the warranty to vivce and subarapeuts working the days of the date of register. If your which is immediate, you are a further invoce to the legible copy) to the Warmanty Administrator for review in the administrator which are appreted and subarapeuts working the days of the date of register. If your which is immediate for review in the model is the strained of the register in the same above to be displayed for Result Em-mending in your which is more the register in the same and you are lattice invoced to the performant of the same and you are commune to register and the same and the same approximation of the same and and a single same and the same approximation of the same approxi

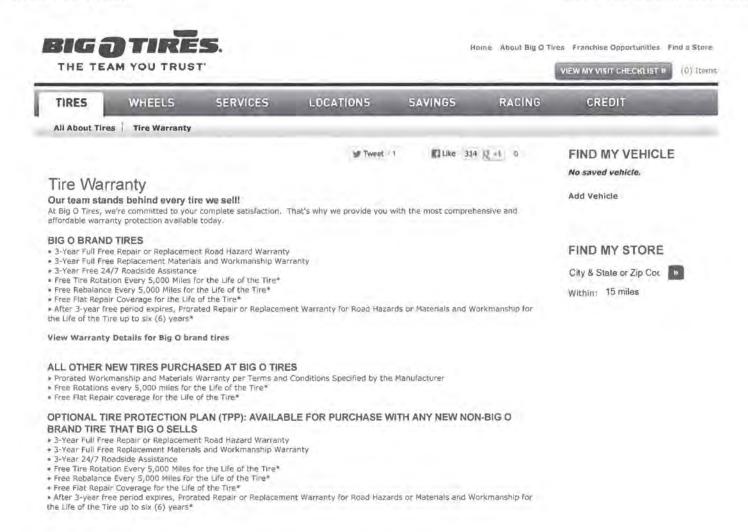
HAT IS NOT COVERED BY THIS LIMITED WARRANTY Provide as Proof CONTINUE BY THIS LIMITED WARRANTY? You must put for any one-averany service you coller to be performed in the same time as the warranty service. This limited warranty will not apply in you repulsed vehicle if it has been damaged by obtained usin, missue, anglerd, availant, as alteration or "Campeding will". (by other than the Facility or Facility employees). The facility's employees and/or genit is not have withenly to making the terms of this limited warranty not to make any promises in addition to those consisted in this limited warranty.

THIS LIMITED WARRANTY DOES NOT IN ANY WAY INCLUDE INCIDENTAL OR CONSEQUENTIAL DAMAGES (ADDITIONAL EXPENSIS THAT YOU MAY INCUR AS THE RESULT OF FAULTY REPAIL OR SERVICE) SOME STATES DO NOT ALLOW THE INCLUSION OR LIMITATION OF INCIDENTIAL OR CONSEQUENTIAL DAMAGES. SO THE ADDVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU THIS LIMITED WARRANTY (UVES YOU SPECTICE RIGHTS, AND YOU MAY ALSO HAVE OTHER RUGHTS, WHICH YARY PROM STATE TO STATE

AUTOMOTIVE REPAIRS EXCLUDED FROM LIMITED WARRANTY AUTOWOTTYLE KEPAIRS EXCLUDED SROM LIMITED WARRANTY: The warage deer so to ver requiring to replacemently accept as limit in the socias, "What is enveral by this Waraup', even though the Faeility way offerenbe services. SPECIFICALLY EXCLUDED ARE ANY ENVIRE, TRANSMISSION, CLUTCH, OK DIFFERENTIAL REPAIRS, ASSOCIATED GARVETS AND SEALS, OR ASSEMBLY REPLACEMENT OF THE SAME: ALSO EXCLUDED ARE ALTO MODY ALMER, MOLING, TRES, GLASS REPAIRS AND USED PARTS. COMMERCIAL, VEHICLES (INCLUDING BUT NOT LIMITED TO, ANY PRACTE MOLING, TRES, GLASCE TO TRANSPORT PERSONS OR PROPERTY) ARE EXCLUDED

ATTACHMENT B

ATTACHMENT B



*"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.

Tries Wheels Services Auto Education Specials and SaVings About Big D Tries Careers Site Map Contact Us

Cogyuniti 2017 Big D Tres, LLC, 823 Donald Roll, Roke Junn Beach, FL 33408 Privacy Policy

SIGN UP AND SAVE Receive special offers, product information and coupons from Big Q Tires.

Solo Die Adamate

SIGN UP#

ATTACHMENT C

ATTACHMENT C

TEEPLE HALL, LLP Attorneys at Law

9255 Towne Centre Drive Suite 500 San Diego, CA 92121 usa. 858,622,7878 858,622,0411 ras, www.teeplehail.com

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: <u>Fratilla, et al. v. Big O Tires, et al.</u> 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").¹ Pursuant to Cal. Rev. Tax. Code §6051, Big O is only authorized to collect sales tax on goods, not services.

¹ 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;

² 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."

³ 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).

- 3. 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";
- 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 tollfree 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:

- 1. 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);
- 2. 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, 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
- 4. 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:

- 1. 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.

Letter to Big O Tires, LLC July 15, 2013

- 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 §1780.⁴

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

ATTACHMENT D

CA BIG O TIRES B46 BIG O TIRE STORE # 581 927 EL CAMINO REAL SAN CLEMENTE CA 92672- (949)492-5543	6	How did we do? Rece your next visit. www.tkcares.co * FINAL BILL - Invoice# 6416 Order Num 3717 Date/Time In Date/Time Prom CAL000086416 ARD260220 1995 CHEVROLET Tag: 5B03561 Engine:	Please m Use pa INVOIC 9425 - 0746 - ised PICKU St: CA	, complete the s assword 37170746 E** RI WI 12/05/12 16 12/05/12 17 P S10/ Mileage:	Page 1 :18:08 :00:06
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ATTACHMENT E

ATTACHMENT E

BIG TIRES

	TRUST			
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Email:	.2956631 Home# 949-49	2-0549 W		
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TN27520556H DOT #:7T8K 3MA1 5112	Aspen Touring A/S	2	72.99	145.98
California New Tire ServiceCentralRoadHa Tire Disposal Charge SCS VSR	California New Tire Fee ServiceCentralRoadHazard Tire Disposal Charge Service Central Tire Instal RUBBER VALVE STEM		3.50 21,00 6.00 16.99	21.00 6.00
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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

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and Address) Grant G. Teeple, Esq. SBN 144760 Gregory M. Garrison, Esq. SBN 165215 Frederick M. Reich, Esq. SBN 157028 TEEPLE HALL, LLP 9255 Towne Centre Drive, Suite 500 San Diego, CA 92121 (858) 622-7878 ATTORNEYS FOR (Name): Brian Jeffery Fratilla	FOR COURT USE ONLY
SAN DIEGO SUPERIOR COURT HALL OF JUSTICE 303 West Broadway, San Diego, CA 92101	
PLAINTIFF(S)/PETITIONER(S): Brian Jeffery Fratilla DEFENDANT(S)/RESPONDENT(S): Big O Tires, LLC	DEPT: C-62 DATE: TIME:
DECLARATION OF SERVICE	CASE NUMBER: 37-2013-00028542-CU-BT-CTL

I, Uziel Carbajal, declare that: I am over the age of 18 years and not a party to the case; I am employed in, or am a resident of, the County of San Diego, California, where the services set forth below occurs; and my business address is: TEEPLE HALL, LLP, 9255 Towne Centre Drive, Suite 500, San Diego, California 92121.

I further declare that on April 1, 2016, I served the foregoing documents described as:

1. Third Amended Complaint for Damages and Equitable Relief; and

2. Declaration of Service.

On the party or parties indicated on the Attached Service List, as follows:

(**BY MAIL**) I am readily familiar with the employer's business practice for collection and processing of documents and correspondence for mailing with the United States Postal Services; by ordinary business practice, placing a true copy of the above-described document(s) enclosed in a sealed envelope, for collection and mailing with the United States Postal Service where it would be deposited for first-class delivery, postage fully prepaid, with the United States Postal Service in the City of San Diego, State of California, that same day in the ordinary course of business, addressed to each addressee, respectively, as follows: see Attached Service List.

(**BY EMAIL**) In addition to regular mail, I transmitted the above-described documents via e-mail, as listed on the **Attached Service List**.

SHORT TITLE:	CASE NUMBER:
Fratilla v. Big O Tires, LLC	37-2013-00028542-CU-BT-CTL

(**BY FACSIMILE**) In addition to regular mail, pursuant to agreements of the parties as confirmed in writing, I transmitted the above-described documents via facsimile machine, as listed on the **Attached Service List**, pursuant to California Rules of Court, Rule 2008. The facsimile machine I used complies with Rule 2003, the transmission was reported as complete, and no error was reported by the machine. Pursuant to Rule 2008, the transmitting facsimile machine properly issued a transmission report, a copy of which is attached to this Declaration.

XX (VIA ONE LEGAL) by transmitting, via www.onelegal.com, the above-described documents on the party or parties indicated on the Attached Service List.

(**BY PERSONAL SERVICE, CCP § 1011**) I am readily familiar with the employer's business practice for sending out documents for personal service. Pursuant to this practice, the above-described document(s) were personally delivered by an agent of CORPORATE COURIER, to the office of the addressee as indicated on the **Attached Service List**.

(**BY OVERNIGHT COURIER**) I am readily familiar with the employer's business practice for collection and processing of documents and correspondence for mailing with Federal Express, by ordinary business practice, placing a true copy of the above-described document(s) enclosed in an envelope or package designated by Federal Express with delivery fees paid or provided for, properly sealed, with proper label affixed thereto, for collection and mailing. Pursuant to this practice, the aforementioned correspondence and/or documents were deposited in a box or facility regularly maintained by Federal Express in the ordinary course of business addressed to each addressee, respectively, as indicated on the **Attached Service List**, on the date of this Declaration, for overnight delivery.

I declare under penalty of perjury, under the laws of the State of California, that the foregoing is true and correct. Executed on April 1, 2016.

Signature:

Print Name Uziel Carbajal

Service List:

Jonathan Solish, Esq. Kristy A. Murphy, Esq. BRYAN CAVE, LLP 120 Broadway, Suite 300 Santa Monica, CA 90401-2386 Tel. (310) 576-2100 Fax: (310) 576-2200 E-mail: jonathan.solish@bryancave.com krysty.murphy@bryancave.com