Coachways Telemarketing Settlement Administrator c/o Gilardi & Co. LLC P.O. Box 40007 College Station, TX 77842-4002

NOTICE OF CLASS ACTION LAWSUIT AND PROPOSED SETTLEMENT

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A COURT AUTHORIZED THIS NOTICE

IT IS NOT A SOLICITATION FROM A LAWYER

If you received a text message advertisement from US Coachways, Inc. either (a) on a cellular telephone or (b) more than once within any twelve-month period to phone numbers registered on the Do Not Call Registry, you May Be Entitled to Receive a Payment From a Settlement Fund.

1-614-467-0402 www.CoachwaysTCPASettlement.com

Presorted First-Class Mail US Postage **PAID** Gilardi & Co

Postal Service: Please Do Not Mark Barcode

UWB-<<Claim7>>-<<CkDig>>

<<FName>> <<LName>> <<Addr1>> <<Addr2>> <<City>>, <<State>> <<Zip>>

UWB

A proposed settlement (the "Settlement") *Bull v. US Coachways, Inc.*, No. 1:14-cv-05789 (N.D. III.) (the "Action") would resolve a lawsuit brought on behalf of persons who received text messages promoting the goods and services of US Coachways, Inc. ("US Coachways") that were directed to (a) telephone numbers listed on the National Do Not Call Registry and/or (b) to cellular telephone numbers using an automated telephone dialing system, which are alleged to have violated the Telephone Consumer Protection Act, 47 U.S.C. § 227 (the "TCPA"). US Coachways denies that it violated any laws or it did anything wrong, and has agreed to the Settlement solely to avoid the burden, expense, risk and uncertainty of continuing the Lawsuit.

How much money can I get? If the Court approves the Settlement, every Settlement Class will be entitled to and receive an equal payment from the \$49,932,375 Settlement Fund, if any proceeds can be recovered from US Coachways' insurance company. In addition to assigning its rights against its insurer Illinois Union Insurance Company ("Illinois Union") to the Class, US Coachways will contribute \$50,000 towards the Settlement, which will be used on the cost of providing notice to the class and costs of pursuing an action against Illinois Union. The Settlement Fund will be divided and distributed equally–sometimes referred to as "pro rata"-to all Settlement Class Members, based on the amount of text messages records obtained in the lawsuit state they received, after attorneys' fees, costs and expenses, an award for the Class Representative, and notice and administration costs have been deducted. You do not need to do anything to receive a payment.

What are my options? If you are a Settlement Class Member and you do nothing, and the Court approves Settlement, you will receive a payment and be bound by all of the Settlement terms, including the releases of claims. If you do not want to receive a payment or release any claims, you must exclude yourself from the Settlement. To exclude yourself, you must mail a request for exclusion to the Settlement Administrator, Life Insurance Telemarketing Settlement Administrator, P.O. Box 40007 COLLEGE STATION, TX 77842-4007 postmarked by October 14, 2016 that includes your full name, address, telephone number or numbers, a statement that you wish to be excluded from the Settlement, and your personal signature. Unless you exclude yourself from this Settlement, you give up your right to sue or continue a lawsuit against US Coachways arising from telemarketing calls that violate state or federal law. You may object to the Settlement by submitting a written objection postmarked by October 14, 2016 to (1) Class Counsel, Edward A. Broderick, Broderick Law, P.C., 99 High St., Suite 304, Boston, MA 02110; and the (2) the Settlement Administrator (address provided above). Any objection must include the case name and number (*Bull v. US Coachways, Inc.*, No. 1:14-cv-05789 (N.D. III.)); your full name; address; telephone numbers that you maintain were called; all grounds for your objection, with factual and legal support for each; the identity of any witnesses you may call to testify; copies of any exhibits that you intend to introduce into evidence; and a statement of whether you intend to appear at the Final Approval Hearing with or without counsel.

The Court's Hearing. The Court will hold a Final Approval Hearing (the "Hearing") at 9:30 AM on November 9, 2016 at the U.S. District Court for the Northern District of Illinois. At the Hearing, the Court will consider whether to approve: the proposed Settlement as fair, reasonable, and adequate; Class Counsel's request for attorney's fees of up to one-third of the amount recovered in addition to their costs and expenses; and a \$15,000 payment to the Class Representative. The Court will also hear objections to the Settlement. If approval is denied, reversed on appeal, or does not become final, the case will continue and claims will not be paid.

Want more information? To determine whether you are class member, or view the Settlement Agreement and other relevant documents, please visit www.CoachwaysTCPASettlement.com. Pleadings and documents filed in Court may be reviewed or copied in the office of the Clerk. Please do not call the Judge or the Clerk of the Court. They cannot give you advice on your options.