



## **Member & Customer QA**

### **1. How does the Chapter 11 filing impact Sears customers?**

We hope that the restructuring will lead to a positive impact on members' and customers' experiences. Our Sears and Kmart stores and online channels are open and ready to serve you, so you can shop however is most convenient for you. Our services and brand businesses will continue to serve you as well.

Our loyalty programs, including the Shop Your Way membership program, warranties, protection agreements, and the Sears and private label credit card rewards programs continue as normal.

### **2. Will Sears/Kmart remain open? Will this affect my ability to shop at stores and online?**

Our Sears and Kmart stores and online channels are open and ready to serve you, so you can shop however is most convenient for you.

### **3. Is my local Sears or Kmart store affected by the site closures?**

We announced that we will be conducting closing sales at a number of stores near the end of the year – in time for holiday shopping. Other stores will be conducting sales and closing by November 2018. A full list of these locations is available on the "News/Media" section of [searsholdings.com](http://searsholdings.com).

Customers can use the store locator function on our web sites to find the location of their nearest Sears (<http://www.sears.com/stores.html>) and Kmart (<http://www.kmart.com/stores.html>) or shop online.

### **4. Will this affect product prices?**

Merchandise pricing is not affected.

### **5. Will I receive the product/appliance/parts I've ordered that are currently being shipped?**

We will make every effort to ensure a timely delivery for your order.

### **6. Will Sears continue to honor warranties on products I've already purchased or may purchase in the future?**

We are honoring our warranties, protection agreements and guarantees as normal.

**7. Can I purchase a new protection agreement? Can I renew my current protection agreement?**

Members and customers may purchase the Sears Home Warranty, which offers repair and replacement coverage for a variety of products regardless of brand, age, or place of purchase, for one, small monthly fee.

**8. Can I still redeem gift cards?**

We are accepting gift cards. Please come to our stores or shop online to use them.

**9. Can I still exchange/return merchandise and/or cancel my order?**

Yes, in line with our usual terms.

**10. Will you still offer leasing and layaway programs?**

Yes, leasing and layaway continue as normal.

**11. Will this impact me as a holder of a Sears Credit Card or Sears Mastercard? What about accumulating rewards points?**

Your cards will work as they normally do.

**12. Will I still be able to earn and use Cashback and/or SYW points? Will I still be eligible to receive name of SYW promotion/additional discounts?**

These programs continue as normal.

**13. What happens to the Cashback points I earned that were supposed to be deposited into my account over the next few weeks?**

These programs continue as normal.

**14. Will you continue to sell the same product mix?**

Yes. We look forward to continue providing you with the brands and products you want and the great customer service you expect.

**15. Will my appliances still be serviced by Sears Homes Service technicians?**

Yes. Sears Home Services is operating as usual.

**16. Will Sears Auto Center remain open? Will the warranties on my car repair be honored?**

Yes, Sears Auto Centers are open.

We have announced the closure of certain locations. A full list of these locations is available on the "News/Media" section of [searsholdings.com](http://searsholdings.com).

We are honoring our warranties, protection agreements and guarantees as normal.

**17. Is my claim with Sedgwick Claims Management Services still being processed?**

Sears Holdings uses a third party claim administrator for claims processing called Sedgwick Claims Management Services, Inc. Sedgwick continues to administer claims for Sears Holdings but it is unable to make payments on any claims that occurred on or before October 14, 2018. Those claims will be addressed by the bankruptcy court.

If you have a pending claim with Sedgwick, you'll need to file a proof of the claim prior to the deadline established by the bankruptcy court. The bankruptcy court has not yet set a deadline for filing proofs of claim against Sears Holdings. The proofs of claim will be examined and evaluated and any payments will be subject to rulings by the bankruptcy court.

You can file a proof of the claim online through the Prime Clerk web site:

<https://restructuring.primeclerk.com/sears/EPOC-Index>

Or, you can mail the claim:

Sears Holdings Corporation Claims Processing Center c/o Prime Clerk LLC  
850 3<sup>rd</sup> Avenue, Suite 412  
Brooklyn, NY 11232

You can find further information at <https://restructuring.primeclerk.com/sears/>

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