

Engineered Flooring Products can be installed over most sub-floors, and are engineered to be dimensionally stable, making them suitable for installation over all grade levels. See all information and installation guidelines below.



ATTENTION – INSTALLER/OWNER RESPONSIBILITY

Wood is a natural product containing natural characteristics in color, tone and graining. Slight variation in color is to be expected in a natural wood floor. GTP cannot guarantee against natural variation in each plank. The owner/installer assumes all responsibility for final inspection of product quality. **Warranties DO NOT cover materials with visible defects once they are installed.**

JOBSITE CONDITIONS

Wood flooring does not need to be acclimated to the job site unless the flooring will be transported from one extreme temperature into another. If there is a severe temperature difference, make sure to condition the cartons of wood flooring and UltraSpread Mastic adhesive, if being used, 24 hours before the installation.

UltraSpread Mastic has a minimum working temperature of 65° F. Never use Ultra Spread Mastic below this requirement. Open time for UltraSpread Mastic is affected by temperature and humidity. As a general rule, the higher the temperature and humidity, the shorter the open time. Please refer to the latest Professional Installation Guide for more information.

WARNING! DO NOT SAND, DRY SWEEP, DRY SCRAPE, DRILL, SAW BEADBLAST OR MECHANICALLY CHIP OR PULVERIZE EXISTING RESILIENT FLOORING, BACKING, LINING FELT, ASPHALTIC “CUTBACK” ADHESIVES OR OTHER ADHESIVE.

SUB-FLOOR PREPARATION AND RECOMMENDATIONS

All subfloors must be installed as recommended by their manufacturers. Warranties offered by GTP Floors do not cover problems caused by inadequate or their improper installation.

CLEAN-Subfloor must be free of wax, paint, oil, sealers, adhesives and other debris. LEVEL/FLAT-Within 3/16" in 10'(5mm in 3m) and/or 1/8" in 6'(3mm in 2m). San high areas or joints. If the floor is to be glued down, fill low areas with a latex additive cementations leveling compound of 3, 000-PSI (20000 kPa) minimum compressive strength, underlayment and embossing leveler with S-195 latex underlayment additive. Follow the instructions of the leveling compound manufacturer but make certain that the leveling compounds are completely dry before beginning installation. When mechanically fastening the floor down, flatten low spots with layers of 15# builders felt, plywood or shims(not leveling compounds). Leveling materials must provide a structurally sound subfloor that does not affect the holding power of the fastener.

Concrete Sub-Floors

New concrete slabs require a minimum of 60 days drying time

DRY- Check moisture content of the subfloor with the appropriate moisture test. STRUCTURALLY SOUND- Nail or screw any areas that are loose or squeak. Wood panels should exhibit and adequate fastening pattern, glued/screwed or nailed as system requires using an acceptable nailing pattern. Typical: 6"(15cm) along bearing edges and 12"(30cm) along intermediate supports. Flatten edge swell as necessary. Replace any water damaged, swollen or delaminated subflooring or underlayment's.

Light weight concrete

Light weight concrete has a dry density of 100 pounds or less per cubic foot is not suitable for engineered wood floors. Many products have been developed as self-leveling toppings or floor underlayment's. These include cellular concrete, resin-reinforced cementations underlayment's, and gypsum-based materials. Although some of these products may have the necessary qualifications of underlayment for wood flooring installations, others do not.

To test for lightweight concrete, scrape a coin or key across the surface of the subfloor. If the surface powders easily or has a dry density of 100 pounds or less per cubic foot, do not install a this Engineered Wood floor.

Concrete sub-floors must be dry, smooth (level with 3/16 " in a 10 foot. Radius – 1/8 " in 6 ') and free of structural defects. Hand scrape or sand with a 20 grit #3-1/2 open face paper to remove loose, flaky concrete. Grind high spots in concrete and fill low spots with a Portland based leveling compound (min. 3,000 p.s.i.) Concrete must be free of paint, oil, existing adhesives, wax grease, dirt and curing compounds. These may be removed chemically or mechanically, but do not use solvent-based strippers under any circumstances. The use of residual solvents can prohibit the satisfactory bond of flooring adhesives. It is important to ensure a proper bond between the adhesive and the concrete, and planks or strips. This engineered hardwood flooring may be installed on-grade, above grade, as well as below grade where moisture conditions do not exist.

To ensure a long lasting bond, make sure that the perimeter of the foundation has adequate drainage and vapor barrier.

Wood sub-floors

All wood subfloors must be structurally sound, dry, at least 3/4" in thickness, solidly fastened to appropriately spaced floor joists, and in compliance with all local building codes. For detailed information regarding each different kind of subfloor, refer to the latest Professional Installation Guide.

First, make sure subfloor is dry. Subfloor wood moisture content cannot exceed 14% prior to installation of a glue-down or floating floor. To determine wood moisture content use a quality moisture meter. Next, determine if subfloor is structurally sound.

Sub-floors other than wood or concrete

Note: Perimeter glued resilient vinyl and rubber tiles are unacceptable underlayments and must be removed.

Terrazzo, tile and any other hard surfaces that are dry, structurally sound and level, as described above, are suitable as a sub-floor for this Engineered hardwood flooring installation. As above, the surface must be sound, tight and free of paint, oil, existing adhesives, wax, grease and dirt. Terrazzo and ceramic tile must be scuffed to assure adhesion.

WARNING! Do not sand existing resilient tile, sheet flooring, backing, or felt linings. These products may contain asbestos fibers that are not readily identifiable. Inhalation of asbestos dust can cause asbestosis or other serious bodily harm. Check with local, state and federal laws for handling hazardous material before attempting the removal of these floors.

Radiant Heated Sub-floors

Before installing over a radiant-heated floor turn off heat and wait until the floor has reached room temperature. After installing the floor return the heat to the previous setting.

Caution: The slab surface must never exceed 85° F. in temperature.

PREPARATION

Remove all moldings and wall-base and undercut all door casings with a hand or power jam saw using a scrap piece of flooring as a guide.

“Racking the Floor”

Whether you choose to install the floor with glue, nails, or staples start by using random length planks from the carton or by cutting four to five planks in random lengths, differing by at least 6". As you continue working across the floor be sure to maintain the 6" minimum between end joints on all adjacent rows. Never waste material; use the left over pieces from the fill cuts to start the next row or to complete a row.

Note: When installing a pre-finished wood floor be sure to blend the wood from several cartons to ensure a good grain and shading mixture through out the installation.

GLUE DOWN INSTALLATION GUIDELINES

There are two ways to install when using the manufacturer's urethane adhesive (wet lay meaning to lay directly into wet adhesive and dry-lay method meaning to allow the adhesive to flash or to tack up.)

Caution: Whether you choose to install using the dry or wet method follow all guidelines set by the adhesive manufacturer . . . By not adhering to the guidelines you can void your flooring warranties

Step 1 – (Wet Lay Method)

Select a starter wall. It is recommended to start the installation along an exterior wall; it's more likely to be straight and square with the room. Measure out from the wall the width of two planks and mark each end of the room and snap your chalk line.

Step 2

Spread the adhesive from the chalk line to the starter wall using the recommended trowel (3/16" x 1/4" x 1/2" v notch). It is important to use the correct trowel at a 45° angle to get the proper spread of adhesive applied to the sub-floor, which will produce a proper and permanent bond. Improper bonding can cause loose or hollow spots.

Note: Change the trowel every 2000 to 3000 square feet due to wear down of the notches. This assures you always get the proper spread of adhesive.

Step 3

Install the first row of starter planks with the tongue facing the starter wall and secure into position. Alignment is critical and can be achieved by securing a straight edge along the chalk line (2'x 4's work well), or by top nailing the first row with finishing nails (wood sub-floor), or sprig/pin nails (concrete sub-floor). This prevents slippage of the planks that can cause misalignment.

Note: The planks along the wall may have to be cut to fit since most walls are not straight, and leaving an expansion space is not necessary with these engineered planks and strips.

Step 4

Once the starter rows are secure spread 2-1/2 to 3 feet of adhesive the length of the room. (Never lay more adhesive than can be covered in approximately 2 hrs.)

Place tongue into groove of plank or strips and press firmly into adhesive never slide planks or strips through adhesive. Use a tapping block to fit planks snug together at side and butt-ends.

Test for proper bond by lifting a board and looking for good coverage (90%), then replace it into the adhesive.

Clean any adhesive off the surface before it cures using the manufacturer's Adhesive Towels.

Use 3M Blue Mask Tape to hold planks securely in place as you are installing and continue the process through out the installation. Use caution when using a rubber mallet to butt material together, it can burn the finish and cause marring.

Note: Never work on top of the flooring when installing with the wet lay method

Step 1 – (Dry Lay Method)

Start by selecting your starter wall and measure out from the wall 27" when installing 2-1/4" strip flooring and 30 when installing 3" planks. This will allow adequate working space. Snap chalk line.

Step 2

Apply adhesive from the chalk line out 2½' – 3'. Allow adhesive to flash as per the instructions affixed to the top of the adhesive container. The humidity chart will aid in allowing the appropriate flash time based on the temperature and humidity.

Secure your starter rows with a straight edge (2'x 4's). Install planks and secure with 3M Blue Mask Tape as you continue through out your installation. If you must work on top of the newly laid flooring use a kneeling board.

Once the remainder of the floor has been installed go back to the beginning and remove straight edges and spread adhesive on the remainder of the open subfloor, allow to flash for the appropriate time and lay flooring as instructed. Remembering that the planks closest to the wall may need cutting to fit, due to irregularities along the wall. When using the manufacturer's adhesive it is not necessary to roll the floor.

Clean Up

Use Flooring Adhesive Towels to clean as you go, along with a wood flooring cleaner. Both are easy and convenient to use. Adhesive that has cured on the surface of the flooring can be difficult to remove and will require the use of a Urethane Remover. This product has been recommended by the adhesive manufacturer and is safe for the finish of your pre-finished wood floor. Once the floor is completed clean the flooring with a quality wood floor cleaner.

Light foot traffic is allowed after 12 hours but wait 24 hours after installation to remove the 3M blue masking tape. Once the tape is removed clean any adhesive residue left from the tape with Adhesive Towels.

STAPLE OR NAIL DOWN INSTALLATIONS

These Engineered hardwood floors may be installed over wood sub-floors using staples or nailing cleats.

When installing these engineered wood planks or strips by nailing or stapling, it is necessary to use the proper type of Flooring stapler or nailer made for these Engineered Wood Floors.

Recommended Staplers and Nailers

We have tested and recommend the Bostitch Floor Runner (S3297-LHFZ). The recommended staple for the Bostitch Floor Runner is their 1" staple (SB97-1G). We have tested and recommend the Power Nailer – #200 and #250 nailer using a 1", 1-1/4" or 1½" power cleat. You must use the 3/8" or ½" adapter as appropriate.

Caution: We have tested the above-recommended tools. Other staplers, staples, nailers and cleats may work as well however, since they are not currently recommended if their use damages or fails to properly secure the flooring the responsibility is the installers and not the manufacturer.

Step 1

You must staple or nail 1" – 2" from the ends and every 4" – 6" along the edges. This will help insure a satisfactory installation. It is best to set the compressor PSI at 80 - 85lbs. to keep the staples from going through or breaking the tongues. Improper stapling techniques can cause squeaks in the floor.

Adjustments may be necessary to provide adequate penetration of the nail or staple into the nail bed. You want it flush in the nail pocket. Use a scrap piece of flooring material to set tools properly before installation.

Before installation of the engineered flooring begins, install a 6 mil polyethylene layer over the sub-floor. This will retard moisture from below and may help prevent squeaks. Keep in mind there is no complete moisture barrier system for staple or nail down installations.

Note: 15lb roofing felt or resin paper may be substituted for the polyethylene and installed as below.

Installing 6 mil Polyethylene

Install the polyethylene parallel to the direction of the flooring and allow a 3" overhang. at the perimeter. Make sure each run of polyethylene overlaps the previous run by 6" or more.

Beginning installation

Place the planks with the tongue facing away from the wall and along your chalk line. Use brads or small finishing nails to secure the first starter row along the wall edge 1" – 2" from the ends and every 4" – 6" along the side. Counter sink the nails and fill with the a filler that blends with the flooring installed. Place the nails in a dark grain spot in the board. The base or shoe molding will cover the nails when installed after completion of the installation.

Blind nail at a 45°-degree angle through the tongues. It will be easier IF YOU PRE-DRILL THE HOLES IN THE TONGUES. Nail 1" – 2" from the ends and every 4" – 6" along the sides. It will be necessary to blind nail the next 2 rows. A Stanley BT35 brad nailer with 1"-1-3/8" brads can also be used to blind nail and no pre-drilling is needed.

Continue the installation using an engineered wood flooring stapler, using staples or nails recommended by the manufacturer. Nail or staple the flooring 1" – 2" from the ends and every 4" – 6" along the edge tongues.

Complete the Installation

- Clean floor with the recommended wood flooring cleaner.
- Install or re-install any transition pieces that may be needed, such as Reducer Strips, T-moldings, or Thresholds. The products are available pre-finished to blend with your flooring.
- Install or re-install all base and/or quarter round moldings. Nail moldings into the wall, not the floor. Inspect the floor, filling all minor gaps with the appropriate blended filler.
- If the floor is to be covered, use a breathable material such as cardboard. Do not cover with plastic.
- Leave warranty and floor care information with the owner. Advise them of the product name and code number of the flooring they purchased.
- To prevent surface damage avoid rolling heavy furniture and appliances on the floor. Use plywood, hardboard or appliance lifts if necessary. Use protective castors/castor cups or felt pads on the legs of furniture to prevent damage to the flooring.

FLOATING FLOOR INSTALLATION GUIDELINES

- 6 Mil Polyethylene not required over a vinyl, wood, or a wood product sub floor.
- 6 Mil Polyethylene required over concrete type subfloors –on grade or below grade.
- Do not install over carpet.
- If installing over vinyl, ensure that the vinyl is secure to the sub floor. Do not install over perimeter glued vinyl.
- If installing over an existing wood floor, install the flooring at right angles to the wood floor.
- Secure creaking and loose floorboards with screws.
- Do not install over wood flooring glued to a concrete sub floor.

- 1/2" of expansion space required at all vertical surfaces.

Getting Started

- Remove all doors and shoe moldings. Undercut all door casings 1/16" higher than the thickness of the flooring and underlayment to be installed. Place a scrap piece of plank and a sheet of underlayment against the door casing to act as a guide and cut the door casing with a hand saw or power jamb saw set to the correct height.
- 2. After determining the direction to run the planks, measure the width of the room (the dimension perpendicular to the direction of the flooring). The last row of the flooring should be no less than 1 1/2" wide; if it is less, cut the width of the starter row to avoid a narrow last row.
- 3. Select a starter wall. An outside wall is best: it's most likely to be straight and square with the room. Measure out from the wall, at each end, the overall width of the plank plus 1/2" for expansion. If the first row requires ripping then measure from the wall the width of the ripped board plus 1/2" for expansion.
- 4. Snap a chalk line using a (brightly colored chalk) from these points.
- 5. Install Underlayment: Unroll the 6 mil. Poly sheeting overlapping edges 4" and seal seams with clear plastic tape. Allow the poly to run 2" up the wall and trim back after installation of flooring. Install 1/8" foam underlayment.

Note: Use of a floating floor 2 in 1 underlayment may be used.

Follow manufacturer's instructions for application installing the 2 in 1 underlayment.

- 6. Prior to installing the flooring, secure a straight edge (starter board) inside the chalk line to act as a guide and to prevent the row of planks from shifting during installation. The straight edge could be a straight piece of lumber or piece of flooring. This is temporary and will be replaced as the floor is completed.

Installing the Floor

- 7. Insert spacers at walls to maintain the expansion space between the flooring and the wall.
- 8. Before starting to glue planks, dry lay the first two rows of flooring. Working from left to right, install planks so that the groove faces the straight edge (starter board). When reaching the end of the first row, cut the plank as necessary to fit. On the first 4 rows stagger end joints a minimum of 16" and then 8" thereafter.
- 9. Use the remainder of the plank from the first row to start the second row. If the piece is less than 8" long, cut a new plank in half and use that piece to start the second row.
- 10. Lay the remainder of the planks in the second row. Make sure that the rows are straight and no gapping exists on the sides or ends. Once you have dry laid the first two rows, remove all the planks in order. You are ready to begin.
- 11. Begin gluing the boards; Run a continuous bead of adhesive along the groove of the short side (width) and the plank's side groove (length). Proper alignment is critical. Misaligned starter rows can cause side and end gaps to appear in proceeding rows of flooring.
- 12. Install first row of planks with groove facing the straight edge. Work from left to right. Complete the first row. Make sure there are no gaps between the boards. Use a tapping block if need to close the boards together. Immediately wipe away any excessive adhesive with a clean, slightly dampened cloth.

CAUTION: Adhesive that is allowed to dry on the finish surface can be difficult to remove and may leave a haze.

- 13. At the end wall use an end pry bar, if needed, to pull the ends of the planks tight.
- 14. Continue to install the floor working left to right, repeating the process until the completion of the floor. Continue to use the spacers on all vertical surfaces to maintain the 1/2" expansion.
- 15. The last row will most likely require cutting to width but it should be no less than 1 1/2" wide. To do this, lay the plank face up on top of the last full row installed. Trace the wall contour on the last plank using a scrap piece of plank and a pencil.
- 16. Install cut planks and pull into place with a pry bar. Install spacing wedges between planks and wall.
- 17. Remove the straight edge (starter row) and install the last row using the pry bar. Allow floor to dry for a minimum of 12 hours before removing all spacing wedges and allowing foot traffic.
- 18. Install trim and moldings the following day.

MAINTENANCE

These Engineered Hardwood Floors are very easily maintained. No wax, no mess. Simply use a quality wood floor cleaner and a specialty terry cloth flooring mop available from flooring retailers.

STEP ONE: Vacuum or sweep your floor to remove any particles that could scratch your floor.

Warning: Vacuums with a beater bar or power rotary brush head can damage a wood floor and never should be used.

STEP TWO: Apply the cleaner directly to the terry cloth flooring mop, not to the floor!

STEP THREE: Use a back and forth motion with the mop. When the terry cloth cover becomes soiled, simply replace it with a clean one. Cleaning the floor with a soiled cover could cause streaking. The covers are re-usable so simply throw the cover in the wash and dry it as you would any towel.

ENGINEERED WOOD FLOORING RESIDENTIAL LIMITED WARRANTY COVERAGE

Manufacturer warrants the original purchaser of its Engineered Hardwood Flooring in North America to the following warranties:

25 YEAR FINISH and WEAR WARRANTY

Manufacturer warrants to the original purchaser that its finish surface layer will not wear through, peel or delaminate for a period of Twenty Five (25) years from the date of purchase under normal and ordinary residential use.

5 LIGHT COMMERCIAL WARRANTY

LIFETIME STRUCTURAL INTEGRITY WARRANTY

Manufacturer warrants its products in their original manufactured condition to be free from manufacturing and workmanship defects including milling, and grading. (within the industry standard tolerance of 5%)

These warranties, which begin from the date of purchase, apply only to products used in indoor dry residential applications and are valid only in North America. These warranties apply only to the original purchaser and the original residential location where the product is installed and are not transferable.

Hardwood Flooring being a natural product will continue to expand and contract during seasonal and temperate changes. Product when properly installed may experience slight separation (up to 1/32") between boards. If minor separation or seasonal cracks occur, they are not covered by this warranty.

Product thought to be defective by the person doing the installation should be returned to your dealer for inspection and possible replacement **PRIOR TO INSTALLATION**. Installation implies acceptance. No warranty will be offered for appearance related claims such as grade or color once the products are installed.

IF THE ENGINEERED FLOORING SHOULD FAIL TO MEET THE TERMS OF THE WARRANTY MANUFACTURER AT ITS OPTION WILL EITHER:

- Supply replacement product or parts to repair or replace the defective product at the manufacturer's option.
- Refund the full purchase price of the defective product

THIS WARRANTY IS EXCLUSIVE. It covers the repair or replacement of defective materials only and does not cover labor costs unless professionally installed by a certified flooring installer. Installation of the replacement products will be at the original purchaser's expense. If professionally installed, the manufacturer will pay the reasonable labor costs to perform the replacement or repair during the first five (5) years from the date of the original purchase. In the event that the style installed in the home is no longer available, the manufacturer will replace the affected floor with another style of equal value. **THE ABOVE DESCRIBED REMEDY IS THE ORIGINAL PURCHASER'S SOLE AND EXCLUSIVE REMEDY FOR CLAIM UNDER THIS LIMITED WARRANTY.**

CONDITIONS

Manufacturer will honor claims under this warranty only if all of the following conditions are satisfied:

- At all times between purchase and installation the flooring must be properly stored according to installation instructions.
- Interior Residential Construction Only
- The flooring must be installed according to the recommended installation instructions and material and relative humidity in the area of use must be within a normal range of 30%-50%
- This limited warranty applies only where the affected area of the flooring is visible and covers an area greater than 10% of the room.
- A description of the problem and/or a photograph/sample that clearly shows the warranty problem must be presented.
- The covered person must provide valid proof of purchase in the form of a sales receipt or invoice. This must show the date of purchase, original purchase price, and that he/she is the original purchaser
- Manufacturer must receive written notice within 30 days after discovery of any claimed defect or failure covered under this warranty, but within the time period

applicable to the limited warranty.

- Manufacturer reserves the right to have a manufacturer's designated representative or firm inspect and take samples of the hardwood floor for analysis.
- Manufacturer must be given 60 days following notice to inspect the product to confirm any failure.
- Inspections of the hardwood floors must be performed in accordance with industry standards from a standing position with normal lighting and no glare.
- Written notice and all photographs, samples and other documentation should be sent to the distributor/dealer from which the flooring was originally purchased.

WARRANTY EXCLUSIONS

This limited warranty shall not apply to damage to the engineered hardwood floor or to the finish arising from and specifically excluding any of the following:

- Natural wood characteristics such as mineral streaks, small knots, grain variations etc. are normal and natural characteristics and shall not be construed as defects. No two pieces of wood are the same and color or other variations will occur. Manufacturer does not guarantee against natural variations, or the normal difference between color samples or photographs and colors of installed floors.
- Squeaking and Cracking of the Hardwood by any cause other than mis-manufacturing is not considered a defect.
- Expansion and contraction of the Hardwood due to seasonal changes in climate shall not be considered defects.
- Natural Color changes due to full or partial exposure to sunlight and weather. Maple, Merbau, Pine, Cherry and Brazilian Cherry may darken due to light exposure over time. This is a natural occurrence and is not covered by this warranty
- Indentation, scratches or damage caused by negligence, water moistures and saturation, insects, animals, and high heeled or spiked shoes, or failure to use pads under rolling chairs or other furniture.
- Failure to follow the manufacturers written installation instructions including protecting the floor from subfloor moisture.
- Excessive or inadequate humidity in the area. Relative humidity in the area of use must be within a normal range of 30-50%.
- Stains as a result of chemical or industrial products or standing liquid for a prolonged period of time.
- This warranty does not cover removal or replacement of cabinets, appliances, furniture or other fixtures.
- Insufficient or improper Protection, Care or Maintenance, or failure to use Manufacturer approved installation and maintenance products
- Misuse or abuse
- Improper alterations of original manufactured product. Alterations or repairs to the manufacturer's original product will void any and all warranties. This includes sanding, top coating, recoating or attempted re-finishing of the factory-applied finish.
- Gloss Reduction is not considered surface wear
- Freight costs or expenses.
- Failure due to structural changes in the subfloor, settling of the building or uneven subfloor that has not been adequately leveled.
- Accidents abuse or misuse. Warranty will be made void if man-made or natural disasters including leaking or broken plumbing, fire, flood, earthquake, or standing water occur during or after installation.

WARRANTY DISCLAIMERS

THE FOREGOING IS IN LIEU OF ALL OTHER WARRANTIES EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

THE MANUFACTURER DOES NOT GRANT TO ANY PERSON OR ENTITY THE AUTHORITY TO CREATE FOR IT ANY OBLIGATION OR LIABILITY IN CONNECTION WITH THE SOLID FLOORING.

MANUFACTURER SHALL NOT BE LIABLE FOR LOSS OF USE OR ANY OTHER INCIDENTAL, SPECIAL CONSEQUENTIAL COSTS, EXPENSES, OR OTHER SIMILAR DAMAGES INCURRED BY THE ORIGINAL PURCHASER.

SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO THE PURCHASER. THIS WARRANTY GIVES YOU SPECIFIC RIGHTS, AND YOU MAY ALSO HAVE OTHER RIGHTS, WHICH MAY VARY, FROM STATE TO STATE.