

The Honorable James L. Robart

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UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON

HADASSAH SHELLENBERGER, )  
individually and on behalf of all others )  
similarly situated, )  
  
Plaintiff, )  
  
v. )  
  
AIG WARRANTYGUARD, INC., and )  
WHIRLPOOL CORPORATION, )  
  
Defendants. )

No. 2:24-cv-00657-JLR

**WHIRLPOOL CORPORATION'S  
MOTION TO DISMISS AMENDED  
CLASS ACTION COMPLAINT**

**NOTE ON MOTIONS CALENDAR:  
December 11, 2024**

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## INTRODUCTION

1  
2 Plaintiff Hadassah Shellenberger’s Amended Class Action Complaint, (“FAC,” Dkt.  
3 #46), suffers from most of the same defects that resulted in the dismissal of her original Class  
4 Action Complaint, (“Original Complaint,” Dkt. #1). Despite this Court’s clear warning, she has  
5 once again made “strategic omission[s] of pertinent facts that may undermine her claims.”  
6 (Order, Dkt. #45 at 27.) She still will not say when or how she received her Extended Service  
7 Plan (“ESP”) contract, and she refuses to attach documents to the FAC that she references and  
8 relies upon. Even so, her strategic omissions do not save her claims. She admits the letter she  
9 allegedly relied on in purchasing her ESP stated that “[I]mitations and exclusions apply” and  
10 that she could “[s]ee the complete terms and conditions” of her service contract online. (*See*  
11 FAC ¶¶ 41, 48; FAC Exs. 4-6 at pp. 51, 56, 59.) She also admits her service contract *is*  
12 available online. (*See* FAC ¶ 67 n.3.) This Court’s prior ruling thus precludes her claim for  
13 deceptive marketing under the Washington Consumer Protection Act (“WCPA”), RCW  
14 § 19.86, *et seq.*: “Defendants’ marketing materials expressly directed Ms. Shellenberger to the  
15 complete terms and conditions of a valid contract that she could have reviewed before  
16 entering.” (Order 19.) No allegations Plaintiff added to or omitted from the FAC can change  
17 this outcome.

18 Plaintiff’s claims for breach of contract and breach of the implied duty of good faith and  
19 fair dealing are similarly doomed for reasons this Court explained. While Plaintiff has alleged  
20 some new details related to her alleged communications with Defendants’ customer service  
21 representatives, the terms of her contract remain the same. Pursuant to those terms, Defendants  
22 could resolve her service claims with an exchange, a buyout, or a repair. (FAC Ex. 8 §§ 1, 10,  
23 12, 20.) Also per the contract, a buyout fulfilled Defendants’ obligations, (*id.* § 20), and  
24 Defendants cannot be held liable for any delay in performance, (*id.* § 4). Put simply, as this  
25  
26

1 Court has already held, Defendants did not breach the contract or any implied duty by buying  
2 out Plaintiff's dishwasher five months after she first submitted a service claim. (Order 22-26.)<sup>1</sup>

### 3 **FACTUAL BACKGROUND**

#### 4 **I. THE PLAN PURCHASE**

5 Plaintiff purchased a KitchenAid dishwasher in or around April 2020 from Best Buy for  
6 \$1,084.99. (FAC ¶ 38.) She purchased a Geek Squad Protection Plan ("GSP Plan"), which  
7 Plaintiff "accurate[ly]" understood as offering "to pay for all necessary repairs she would need  
8 during her plan term in the event of an appliance malfunction that was covered under her plan."  
9 (*Id.* ¶¶ 38, 39.) As she did in her Original Complaint, Plaintiff again fails to attach a copy of her  
10 GSP Plan to the FAC.

11 Plaintiff alleges that "[o]n one or more occasions during April and May 2020," she  
12 "received marketing communications from Defendants." (*Id.* ¶ 40.) One of these "marketing  
13 communications" was a letter that allegedly included representations about the "benefits"  
14 provided by ESPs. (*Id.* ¶¶ 40-42.) Plaintiff still does not attach the letter or reproduce any  
15 portion of it, though she once more attaches other marketing letters she received in subsequent  
16 years, (FAC Exs. 4-6 at pp. 50-60), and alleges those letters describe the ESP's benefits "using  
17 identical language," (FAC ¶ 41).

18 Plaintiff alleges the letter described the ESPs as "emphas[izing] KitchenAid's affiliation  
19 with the plan . . . through its prominent display of KitchenAid's (but not AIGWG's) branding  
20 and trademarks," "offering repair or replacement benefits for covered malfunctions at no out-  
21 of-pocket expenses to the consumer[,] and paying for 100% of the required parts and labor for  
22 such repairs." (*Id.* ¶ 42.) Plaintiff also alleges the letter "gave [her] the option to select different  
23 plan terms, with the plan price increasing for longer coverage terms," which she

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24  
25 <sup>1</sup> In addition to the arguments Defendant Whirlpool Corporation ("Whirlpool") raises in  
26 this motion, Whirlpool also joins in Defendant AIG WarrantyGuard, Inc's ("AIGWG") Motion  
to Dismiss the First Amended Complaint.



1 “understood . . . to mean that she would be entitled to receive the repair or replacement  
2 coverage under her [Extended Service] Plan for the duration of the plan term she chose to  
3 purchase.” (*Id.* ¶ 43.) Plaintiff says these descriptions “were consistent with [her] understanding  
4 of how a KitchenAid manufacturer’s warranty works.” (*Id.* ¶ 44.) Plaintiff further alleges she  
5 “read the statement ‘Get the only plan backed by the manufacturer beyond the limited standard  
6 warranty period,’” which “reinforced her belief that she was being offered an extension of her  
7 KitchenAid warranty which is supported and offered by KitchenAid.” (*Id.*)

8 Plaintiff now alleges that in deciding to purchase her ESP, she “relied on” and found  
9 “each of these representations” material. (*Id.* ¶¶ 41-45.) Specifically, she says that based on  
10 these representations, she “formed the impression that she was being offered a plan that was  
11 backed by KitchenAid and would extend the coverage she received under her KitchenAid  
12 warranty.” (*Id.* ¶ 45.) She says “these beliefs were material” to her purchase decision. (*Id.*)

13 Plaintiff alleges that the ESPs Defendants offer generally do not provide “a level of  
14 coverage comparable to the Whirlpool Warranty.” (*Id.* ¶ 8.) She alleges that “the Whirlpool  
15 Warranty” differs from the ESP in that (1) the ESP includes an option for Defendants to buyout  
16 a covered appliance in lieu of repairing or replacing it, at which point Defendants’ obligations  
17 under the ESP are fulfilled and the appliance becomes their property, and (2) the ESPs offer  
18 “inferior” “access to factory certified repair technicians.” (*Id.* ¶ 79; *see also id.* ¶ 69.) But  
19 Plaintiff does not identify the terms *she* thought *her* warranty included prior to her purchase of  
20 the ESP, or how the ESP terms differ from *her* expectations.

21 Plaintiff once again alleges that the marketing letter did not “put [her] on notice that her  
22 appliance malfunctions may be resolved in a manner that would leave her without a working  
23 appliance, or that she may need to incur out-of-pocket expenses to resolve a malfunction that  
24 was covered” by the ESP. (*Id.* ¶ 46.) She also alleges that the marketing letter did not “put [her]  
25 on notice that the repair benefits, which Defendants represented as lasting for the full duration  
26

1 of a KitchenAid Plan, would stop being available to Plaintiff upon Defendants’ decision to  
2 Buyout her appliance.” (*Id.* ¶ 47.)

3 Each of the letters Plaintiff attaches to the FAC refer to “**KitchenAid Service Plan**  
4 **Benefits\***,” with a prominent bold asterisk next to the term. The bottom of the first page of  
5 each letter includes the following language:

6 \*KitchenAid Service Plans are offered, sold and issued by AIG  
7 WarrantyGuard, Inc., 650 Missouri Avenue, Jeffersonville, IN  
8 47130, an affiliate of American International Group, Inc. (AIG).  
9 Limitations and exclusions apply. See the complete terms and  
10 conditions at [serviceplans.kitchenaid.com/details](http://serviceplans.kitchenaid.com/details). KitchenAid is  
11 not affiliated with AIG or any of its affiliates. KitchenAid  
12 trademarks used with permission.

11 (FAC Exs. 4-6 at pp. 51, 56, 59.) Plaintiff admits that the letter she allegedly relied on  
12 contained the same “disclaimer” found in these letters. (FAC ¶ 48.) She claims that she “did not  
13 notice” this disclaimer. (*Id.*) She further asserts that even “[i]f she had noticed and read that  
14 disclaimer, [she] would not have understood from that disclaimer that the plan’s terms and  
15 conditions may conflict with the express representations” in the letter she allegedly relied on.  
16 (*Id.*)

17 On an unspecified date, Plaintiff allegedly purchased an ESP with a three-year term by  
18 calling the phone number listed in her letter and speaking with an agent “whom she understood  
19 to be a Whirlpool employee.” (*Id.* ¶¶ 49-50.) Plaintiff alleges that on May 14, 2020, she  
20 received a confirmation email that directed her to a phone number and website “[f]or questions  
21 on your service plan.” (*Id.* ¶¶ 51-52.) According to Plaintiff, this email did not include a copy  
22 of her ESP service contract. (*Id.* ¶ 53.) She also alleges that she “did not receive a copy of her  
23 Service Contract for review, from Defendants or otherwise, prior to purchase, at the time of  
24 purchase, or on the date of purchase.” (FAC ¶ 53.)

25 Despite the Court’s explicit directions, Plaintiff does not allege “whether, when, and  
26 how she received a copy of the Service Plan contract.” (Order 27.) Instead, she says only that

1 “Defendants emailed Plaintiff’s Certificate of coverage to Plaintiff several days” after she  
2 received her confirmation email, and that she received her service contract “at a later date, but  
3 [she] does not recall whether it was mailed or emailed to her.” (FAC ¶ 55.) Like she did in the  
4 Original Complaint, Plaintiff attaches a copy of her service contract to the FAC, which she  
5 again admits she located on “Defendants’ website.” (FAC ¶ 66 n.3.)

6 She says that after she purchased her ESP, she cancelled her GSP Plan to obtain a  
7 refund. (FAC ¶ 57.) In the FAC, Plaintiff deleted her explicit admission that she did so because  
8 the ESP cost less than the GSP Plan, (*compare* Original Compl. ¶¶ 11, 47, *with* FAC ¶ 11),  
9 though she still admits that it did cost less, (*id.* ¶ 11). She alleges that if she had known about  
10 “the coverage limitations in her Service Contract and the limited availability of factory certified  
11 repair technicians” prior to purchasing her ESP, then she “would have kept her GSP Plan.” (*Id.*  
12 ¶ 72.)

## 13 **II. THE SERVICE EVENT**

14 Plaintiff alleges that her “dishwasher started to malfunction soon after purchase” due to  
15 an issue with “[t]he gasket on the dishwasher door panel.” (FAC ¶ 58.) She “contacted  
16 Whirlpool and was able to get the gasket replaced under the manufacturer’s warranty.” (*Id.*)  
17 “Sometime in 2022,” her dishwasher “started to exhibit similar problems.” (*Id.* ¶ 59.) Around  
18 September 12, 2022, she called “the phone number for KitchenAid Plans” to submit a claim  
19 under her ESP. (*Id.*) While Plaintiff does not remember when or how she received her service  
20 contract, she now remembers that during this call, she “spoke with a KitchenAid employee who  
21 identified herself as Monica,” who told her “that no service was available in their network at  
22 the time and that KitchenAid would call Plaintiff when a repair service became available.” (*Id.*)

23 “Around September 15, 2022, Plaintiff received an email from Whirlpool that informed  
24 her that” she could hire an independent repair company to fix her appliance “and seek  
25 reimbursement from Whirlpool.” (*Id.* ¶ 60.) The email allegedly stated that the repair company  
26

1 would need to comply with “various conditions,” including receiving pre-approval “from  
2 Whirlpool” before conducting the repairs. (*Id.* ¶ 61.) Plaintiff further says the email did not  
3 recant “Monica’s prior promise that Whirlpool would call Plaintiff when a repair appointment  
4 became available.” (*Id.* ¶ 62.) Plaintiff does not attach a copy of this email to the FAC.

5 Plaintiff allegedly “spent over a week calling local repair services” to see if she could  
6 “find someone who would repair her appliance under the terms Whirlpool required,” but she  
7 could not find anyone. (*Id.* ¶ 63.) Plaintiff now alleges, for the first time, that she made multiple  
8 calls to Whirlpool “[a]round September 26, 2022” to request service, but her requests were  
9 denied. (*Id.* ¶ 64.) She allegedly asked to speak with a supervisor and was allegedly told that a  
10 supervisor would call her back in three days, but no one did. (*Id.*)

11 Plaintiff continued using her dishwasher, cleaning out “the accumulated black debris”  
12 after each use. (*Id.* ¶ 65.) In February 2023, her dishwasher “stopped working,” and she  
13 submitted another claim under her ESP. (*Id.* ¶ 66.) Defendants offered to buy out her  
14 dishwasher for \$764.36, but declined to offer a replacement. (*Id.*) Plaintiff apparently  
15 purchased a new dishwasher, (*id.* ¶¶ 67-68), and “had to purchase and pay for a new service  
16 plan” to protect that dishwasher, (*id.* ¶ 67). Her replacement dishwasher allegedly cost more  
17 than \$764.36. (*Id.* ¶¶ 66, 68.)

### 18 LEGAL STANDARD

19 To survive a motion to dismiss, a complaint must allege sufficient facts to state a  
20 plausible claim for relief. *See Ashcroft v. Iqbal*, 556 U.S. 662, 678 (2009). “A complaint may  
21 fail to show a right to relief either by lacking a cognizable legal theory or by lacking sufficient  
22 facts alleged under a cognizable legal theory.” *Woods v. U.S. Bank N.A.*, 831 F.3d 1159, 1162  
23 (9th Cir. 2016) (citation omitted).

**ARGUMENT**

**I. PLAINTIFF FAILS TO PLEAD A WCPA CLAIM**

Plaintiff has done nothing to address this Court’s prior holding that she failed to state a WCPA claim because she has not pled an unfair or deceptive act. (Order 13-19); *see also Promedev, LLC v. Wilson*, Case No. C22-1063JLR, 2023 WL 2330377, at \*5 (W.D. Wash. Mar. 2, 2023) (“To recover under the WCPA, a plaintiff must show,” among other elements, an “unfair or deceptive act or practice.” (quoting *Hangman Ridge Training Stables, Inc. v. Safeco Title Ins. Co.*, 719 P.2d 531, 533 (Wash. 1986))). Plaintiff cannot avoid the fact that “much of the challenged conduct is permitted by and conspicuously disclosed in the Service Plan contract,” (Order 13), “that she could have reviewed before freely entering” into it (*id.* 19). Nor has Plaintiff adequately pled deception based on an allegedly undisclosed policy of exercising buyouts to increase Defendants’ profits, or based on the supposed difference in the availability of certified repair technicians under the ESP and the warranty. (Order 15 n.3.)

Similarly, Plaintiff has failed to adequately address this Court’s holding that she failed to comply with Rule 9(b)’s pleading requirements because she still fails to identify the precise marketing statements she read and relied upon. (Order 21.) And even assuming Plaintiff could plead her claims with particularity by saying the letter she received and relied upon was identical to the ones attached to the FAC, she would still fail to plead unfairness or deception because the statements in those letters are not plausibly misleading. She has likewise failed to adequately allege any injury.

**A. The Readily Available Service Contract Defeats Plaintiff’s Claim of Deception and Unfairness**

Most of the contract terms Plaintiff says Defendants failed to disclose or misled her about are clearly and conspicuously set forth in the readily available contract. Once again, Plaintiff takes issue with Defendants’ right to buyout her dishwasher based on its depreciated

1 value rather than repair or replace it. (FAC ¶¶ 8-12, 43, 46, 47, 69, 70, 72, 75(a)-(c), 79.) But as  
2 this Court has already recognized, the Service Plan contract plainly discloses the buyout option  
3 in multiple places. (Order 14; FAC Ex. 8 §10 (“After We authorize Your claim, We will at Our  
4 option complete the lesser of (a) the repair of Your Product with new or refurbished parts, or  
5 (b) Exchange or Buyout Your Product as provided in Section 20.”); FAC Ex. 8 § 12 (“If We  
6 determine that We are unable to repair Your Product or We determine that a replacement is  
7 necessary, We will Exchange or Buyout Your Product as provided in Section 20.”); FAC Ex. 8  
8 § 20 (“We have the option, at Our sole discretion, to (a) Exchange Your Product with a  
9 replacement product with similar features and functionality, or (b) Buyout Your Product with a  
10 cash settlement based on the original purchase price” according to the “depreciation schedule”  
11 set forth in the contract).)

12 Similarly, Plaintiff again takes issue with the fact that a buyout fulfills Defendants’  
13 obligations under the Service Plan contract. (FAC ¶¶ 43, 47, 67, 72, 75(d).) But this, too, is  
14 disclosed in the contract. (Order 14; FAC Ex. 8 § 20 (“We will have satisfied all contractual  
15 obligations owed for the specified Product if We Exchange or Buyout Your Product under this  
16 section.”) The contract likewise addresses Plaintiff’s complaint that upon exercise of the  
17 buyout provision, her dishwasher became Defendants’ property. (FAC ¶¶ 9, 75(e); FAC Ex. 8  
18 § 20 (“If We Exchange or Buyout the Product, the covered Product becomes Our property and  
19 we may, at Our discretion, require the product to be returned to Us (or our designee) at Our  
20 expense.”) And both the very first paragraph of the contract and the marketing letter Plaintiff  
21 allegedly relied on disclose that AIGWG is the ESP offeror. (FAC ¶¶ 32, 33, 44, 45; FAC Ex. 8  
22 (“AIG WararantyGuard, Inc. (“AWG”) is contractually obligated to You to provide service  
23 under this Contract.”); FAC Exs. 4-6 (“\*KitchenAid Service Plans are offered, sold and issued  
24 by AIG WarrantyGuard, Inc.”); Order 19 n.5.)

1 The contract’s clear terms doom Plaintiff’s WCPA claim because she could have  
2 reviewed the contract prior to purchasing her ESP. (Order 15-19.) Plaintiff again acknowledges  
3 that she found her ESP on “Defendants’ website.” (FAC ¶ 66 n.3; *see also* Order 15-16.)  
4 Plaintiff also acknowledges that the marketing letter she allegedly relied on in purchasing her  
5 ESP included the same disclaimer as the marketing letters attached to her Complaint. (FAC  
6 ¶ 48; FAC Exs. 4-6 at pp. 51, 56, 59.) That disclaimer instructed her that “[l]imitations and  
7 exclusions appl[ie]d” to her ESP and that she could “[s]ee the complete terms and conditions at  
8 serviceplans.kitchenaid.com/details.” (FAC Exs. 4-6 at pp. 51, 56, 59.) In other words, as this  
9 Court has recognized, Plaintiff easily could have reviewed the terms of her ESP contract  
10 “before freely entering” into it. (Order 19.) Her choice not to do so precludes her from pleading  
11 deception or unfairness.

12 Plaintiff’s new allegations that she did not notice the disclaimer in the marketing letter  
13 she allegedly relied on and that, even if she had, she would not have understood the disclaimer,  
14 are immaterial. (FAC ¶ 48.) This Court has already determined as a matter of law that “[a]ny  
15 reasonable consumer—even the least sophisticated reader—would notice the disclaimer and  
16 understand its message.” (Order 16 (citing *Freeman v. Time, Inc.*, 68 F.3d 285, 289-90 (9th Cir.  
17 1995).) As a result, Plaintiff has failed to plausibly allege that the supposed omissions and  
18 misrepresentations identified in the FAC “ha[d] the capacity to deceive substantial portions of  
19 the public.” *Young v. Toyota Motor Sales, U.S.A.*, 472 P.3d 990, 994 (Wash. 2020) (quoting  
20 *Klem v. Wash. Mut. Bank*, 295 P.3d 1179 (Wash. 2013)); (*see also* Order 16.)

21 In short, as this Court has already held, “a consumer cannot plead deception under the  
22 [W]CPA based on ‘surprise’ contract terms that were fully and sufficiently disclosed to her, but  
23 that she failed to read before signing on the dotted line.” (Order 18 (collecting cases)); *see also*  
24 *In re Amazon Serv. Fee Litig.*, Case No. 2:22-cv-0743-TLK, 2024 WL 3460939, at \*8-9 (W.D.  
25 Wash. July 18, 2024) (finding no deception based on supposedly hidden fees that were

1 disclosed at checkout and permitted by the terms and conditions to which subscribers had  
2 agreed); *Storey v. Amazon.com Servs. LLC*, Case No. C23-1529KKE, 2024 WL 2882270, at \*6  
3 (W.D. Wash. July 7, 2024) (rejecting theory that “reasonable consumers do not read all of the  
4 terms and conditions of their contracts or should not be expected to do so” and dismissing  
5 WCPA claim); *Haywood v. Amazon.com, Inc.*, Case No. 2:22-cv-010904-JHC, 2023 WL  
6 4585362, at \*7 (W.D. Wash. July 18, 2023) (“[E]xercising a right that a contract permits and is  
7 fully disclosed to the parties in advance is not an unfair or deceptive act or practice.”); *Lowden*  
8 *v. T-Mobile USA, Inc.*, No. C05-1482 MJP, 2009 WL 537787, at \*3 (W.D. Wash. Feb. 18,  
9 2009) (finding no deception where contract “sufficiently disclosed” the challenged conduct);  
10 *Smale v. Cellco P’ship*, 547 F. Supp. 2d 1181, 1189 (W.D. Wash. 2008) (finding no deception  
11 where defendant “disclosed from the inception of its relationship with each Plaintiff that it  
12 could charge additional fees”); *see also Cole v. Keystone RV Co.*, C18-5182 TSZ, 2021 WL  
13 3111452, at \*4-5 (W.D. Wash. July 22, 2021) (concluding the disclosure of material  
14 information online, rather than by plaintiff’s “preferred method,” did “not itself constitute a  
15 deceptive act under the CPA”).

16 **B. Plaintiff Has Failed to Plead Unfairness or Deception Based on Her**  
17 **Theories that Defendants Have an Undisclosed Buyout Policy or that the**  
18 **ESP Offers Inferior Access to Technicians than the Warranty**

19 Plaintiff’s remaining theories of unfairness and deception are inadequately pled and the  
20 Court should not credit them. *See Sprewell v. Golden State Warriors*, 266 F.3d 979, 988 (9th  
21 Cir.) (explaining the Court is not “required to accept as true allegations that are merely  
22 conclusory, unwarranted deductions of fact, or unreasonable inferences”), *opinion amended on*  
23 *denial of reh’g*, 275 F.3d 1187 (9th Cir. 2001); *Bell Atl. Corp. v. Twombly*, 550 U.S. 544, 555  
24 (2007) (“Factual allegations must be enough to raise a right to relief above the speculative  
25 level.”).



1 For example, Plaintiff once more takes issue with Defendants’ supposed policy of using  
2 the buyout provision of the ESP contracts to increase their profits even if the covered appliance  
3 can be repaired. (FAC ¶ 76.) “But this generalized allegation is wholly unsupported by the facts  
4 of [Plaintiff’s] case.” (Order 15 n.3.) Plaintiff alleges that Defendants did not attempt to buyout  
5 her dishwasher when she first submitted a claim under her ESP, but rather offered to pay a third  
6 party to repair her dishwasher. (FAC ¶¶ 60-61.) In fact, her claims for breach of contract and  
7 breach of an implied duty of good faith and fair dealing rely on her theory that Defendants  
8 *failed* to buyout her dishwasher at that time. (*Id.* ¶¶ 111-114, 126, 127.) Simply put, Plaintiff  
9 has not alleged that Defendants attempted to buyout her dishwasher due to the application of  
10 some supposedly secret policy. In any event, as Plaintiff has recognized, her contract discloses  
11 that Defendants will provide “the lesser of a ‘repair’ or an ‘Exchange or Buyout,’” (*id.* ¶ 114  
12 (quoting FAC Ex. 8 § 10)), so she has not alleged deception or unfairness based on this  
13 supposed policy, *see* Argument § I.A.

14 Similarly, Plaintiff repeats her assertion that access to service technicians under the ESP  
15 is inferior to access to service technicians under the manufacturer’s warranty, (FAC ¶ 79),  
16 based solely on the fact that customer service agents allegedly told her there were no service  
17 appointments available under her ESP at the time she contacted Whirlpool in September of  
18 2022, (*id.* ¶¶ 59, 64). She also alleges that “[a]ll warranty service is provided exclusively by  
19 authorized KitchenAid Service Providers,” (*id.* ¶ 69(a)), presumably taking issue with the  
20 contract’s clear and conspicuous provision allowing Defendants to authorize plan holders to  
21 arrange third-party repairs, (*id.* Ex. 8 § 1; Order 23).

22 As an initial matter, Plaintiffs’ theory that either of these supposed facts are deceptive is  
23 premised on her allegation that statements in the marketing letter she reviewed caused her to  
24 believe the ESP “would extend the coverage she received under her” manufacturer’s warranty.

1 (FAC ¶ 45.) As explained below in Argument Section I.D.4, no statement in those letters can  
2 plausibly be understood to convey that message.

3 But, even assuming they could be read that way, Plaintiff has not pled facts showing she  
4 was misled. For example, Plaintiff once again “neither provides a copy of the manufacturer’s  
5 warranty nor alleges any concrete facts regarding the availability of technicians under the  
6 warranty.” (Order 15 n.3.) She does not define the term “KitchenAid Service Providers” nor  
7 explain how a “KitchenAid Service Provider” differs from the service providers available under  
8 her ESP. (FAC ¶ 69(a).) Nor does she allege that service appointments for her dishwasher  
9 would have been available under her manufacturer’s warranty in September 2022 had it been in  
10 effect at the time.

11 **C. Plaintiff Has Failed to Satisfy Rule 9(b)**

12 As the Court has recognized, Plaintiff’s WCPA claim is subject to Rule 9(b)’s  
13 heightened pleading standard because it sounds in fraud. *See Kearns v. Ford Motor Co.*, 567  
14 F.3d 1120, 1124 (9th Cir. 2009); *see also Promedev*, 2023 WL 2330377, at \*3 (applying Rule  
15 9(b)’s heightened pleading standard to a WCPA claim alleging deceptive practice); (Order 21).  
16 Plaintiff has once again failed to meet this standard.

17 As with the Original Complaint, Plaintiff fails to attach a copy of the “one or more”  
18 marketing communications she allegedly received in April and May 2020 and allegedly relied  
19 upon in purchasing her ESP. (FAC ¶¶ 40-41.) Instead, she attaches three marketing letters she  
20 received on unspecified dates that she calls “examples” of letters she received “between 2020  
21 and 2023.”<sup>2</sup> (*Id.* ¶ 41.) Plaintiff says each of the letters “describe the benefits of the” ESP  
22 “using identical language,” (*id.*), yet a cursory review of the letters attached to the FAC reveals  
23 the letters are not, in fact, identical, (FAC Exs. 4-6). And while Plaintiff has attempted to  
24

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25 <sup>2</sup> The letter attached as Exhibit 6 to the FAC states “received by mail 6.2.2023,” but  
26 Plaintiff does not disclose when she received the other letters.

1 describe the content of “representations” in the letter she relied upon, with one exception, (*see*  
2 FAC ¶ 44), she has not quoted language from any of the example letters attached to the FAC  
3 that was supposedly identical to any statements in the letter she relied upon, (*id.* ¶¶ 41-45).

4 Plaintiff’s strategic omissions further demonstrate her failure to allege the “who, what,  
5 when, where, and how” of the alleged fraud. *Kearns*, 567 F.3d at 1124 (quoting *Vess v. Ciba–*  
6 *Geigy Corp. USA*, 317 F.3d 1097, 1102 (9th Cir. 2003)). For example, she does not allege:  
7 when she purchased her ESP; how much she paid for her ESP; when or how she received her  
8 ESP contract; whether she reviewed her ESP contract within the contract’s free cancellation  
9 period, (FAC Ex. 8 § 17); whether she visited the website where the ESP contract is available  
10 prior to purchasing her ESP; or any facts related to the extent of available service appointments  
11 in her area under her manufacturer’s warranty. Nor does she attach key documents referenced  
12 in the Complaint, including: the marketing communication or communications she allegedly  
13 received in April and May 2020, (FAC ¶ 41); the GSP Plan; her manufacturer’s warranty; or  
14 the email transmitting her ESP Certificate of Coverage, (FAC ¶ 55).

15 In short, Plaintiff has failed to comply with this Court’s order to “allege with  
16 particularity the circumstances of the fraudulent conduct by providing the most complete, clear  
17 picture of the alleged facts as possible.” (Order 27.)

18 **D. None of the Marketing Statements Plaintiff Allegedly Relied on Support**  
19 **Her WCPA Claim**

20 Plaintiff alleges she relied on certain representations she claims were in the marketing  
21 communication she received before purchasing her ESP. (FAC ¶¶ 41-45.) But as explained in  
22 Argument Section I.C., Plaintiff merely attempts to convey the general substance of these  
23 representations without clearly identifying the actual statements she allegedly relied on in  
24 purchasing her ESP. To the extent Plaintiff is claiming the statements found in the letters she  
25 attaches to the FAC are deceptive, she has failed to state a claim under the WCPA because

1 none of those statements are plausibly misleading and because she has failed to plead causation  
2 and injury with respect to some of those statements. (FAC Exs. 4-6.)

3 **1. Plaintiff fails to plausibly allege deception based on the statements**  
4 **regarding “covered repairs” and “out-of-pocket expenses”**

5 Plaintiff alleges that the marketing letter she relied on “described the [ESP] as offering  
6 repair or replacement benefits for covered malfunctions at no out-of-pocket expenses to the  
7 consumer and paying for 100% of the required parts and labor for such repairs.” (FAC ¶ 42.)  
8 These allegations may be referring to the following two statements found in the letters attached  
9 to the FAC: (i) “**Valuable Protection:** 100% parts and labor for covered repairs, where  
10 applicable,” and (ii) “**No Service Fee:** No out-of-pocket expenses on covered repairs and  
11 replacements.” (FAC Exs. 4-6 at pp. 51, 56, 59.) Plaintiff has failed to plausibly allege that  
12 these statements are deceptive.

13 As an initial matter, Plaintiff’s ESP *did* offer repair or replacement benefits at no out-of-  
14 pocket cost. The very first numbered paragraph of Plaintiff’s ESP Contract states that  
15 Defendants would “furnish labor, parts, and/or replacement equipment (or pay for same)  
16 necessary to repair operation or mechanical breakdowns of the” covered appliance. (FAC Ex. 8  
17 § 1.) Subsequent provisions explain that Defendants may offer a replacement or a buyout of the  
18 appliance in lieu of a repair. (*Id.* §§ 5, 10.) Per the contract’s terms, these benefits are not  
19 conditioned on payment of any service fee unless the customer purchased a Service Fee plan,  
20 (*id.* § 13), and Plaintiff has not alleged that she purchased a Service Fee plan. And Plaintiff’s  
21 allegations show Defendants acted consistently with these terms by offering to pay for a third-  
22 party service provider to repair her appliance, and later by buying out her appliance, without  
23 charging her any fees. (FAC ¶¶ 60-61, 66.)

24 To the extent Plaintiff claims that a reimbursement at less than full replacement value is  
25 equivalent to requiring her to pay an out-of-pocket expense, (FAC ¶ 68), or that her decision to  
26

1 purchase a new service plan for her new dishwasher constitutes an out-of-pocket expense,  
 2 (FAC ¶ 67), these theories fail to plausibly plead deception because they rely on an  
 3 unreasonable understanding of the term “out-of-pocket expense” in this context. *See Mellon v.*  
 4 *Reg'l Tr. Servs. Corp.*, 334 P.3d 1120, 1126 n.2 (Wash. Ct. App. 2014) (“[A] defendant’s act or  
 5 practice is not ‘deceptive’ unless it involves ‘a representation, omission or practice that is likely  
 6 to mislead’ a reasonable consumer.” (quoting *Panag v. Farmers Ins. Co. of Wash.*, 204 P.3d  
 7 885, 895 (Wash. 2009))); *see also Sing v. John L. Scott, Inc.*, 948 P.2d 816, 819 (Wash. 1997)  
 8 (“To show a party has engaged in an unfair or deceptive act or practice a plaintiff need not  
 9 show that the act in question was intended to deceive, but that the alleged act had the capacity  
 10 to deceive *a substantial portion of the public.*” (citation and quotation omitted) (emphasis  
 11 added)).

12 As the ESP and the marketing letters attached to the Complaint demonstrate, an out-of-  
 13 pocket expense in the context of service plans is an outlay of cash—often called a service fee—  
 14 that a plan holder must pay to receive a benefit under the plan. (FAC Exs. 4-6 at pp. 51, 56, 59  
 15 (prefacing the phrase “no out-of-pocket expenses” with the phrase “**No Service Fee**”); FAC Ex.  
 16 8 § 13 (explaining that consumers who purchased Service Fee plans need to pay a Service Fee  
 17 to receive a service appointment under the plan); *see also Out-of-Pocket*, Merriam-  
 18 Webster.com Dictionary, <https://www.merriam-webster.com/dictionary/out-of-pocket> (last  
 19 visited July 1, 2024) (defining “out-of-pocket” as “requiring an outlay of cash”). Plaintiff does  
 20 not allege that she needed to pay any service fee to receive her buyout, and her decision to  
 21 purchase a *new* service plan for the *new* appliance she bought has nothing to do with her ability  
 22 to receive the benefits described in her ESP.

23 **2. Plaintiff fails to plead deception or causation based on the identity of**  
 24 **the ESP offeror**

25 The FAC includes several irrelevant allegations that Defendants mislead consumers into  
 26

1 thinking that Whirlpool, rather than AIGWG, offers the ESP. (FAC ¶¶ 4, 5, 32-37.) Plaintiff  
 2 also states that the marketing letter she reviewed before purchasing her ESP “emphasized  
 3 KitchenAid’s affiliation with the plan,” (FAC ¶ 42), and that “[e]very interaction Plaintiff had  
 4 with the Defendants suggested that she was dealing with” Whirlpool, (FAC ¶ 56). But Plaintiff  
 5 does not allege that she believed she was purchasing her ESP from Whirlpool or that such a  
 6 belief was material to her purchase decision. Rather, at most, she alleges she believed she was  
 7 purchasing an ESP backed by Whirlpool. (FAC ¶¶ 11, 45.) She has therefore failed to plead  
 8 causation based on this theory. *See Indoor Billboard/Washington, Inc. v. Integra Telecom of*  
 9 *Washington, Inc.*, 170 P.3d 10, 22 (Wash. 2007) (explaining that in the context of a WCPA  
 10 claim premised on an affirmative misrepresentation of fact, the “plaintiff must establish that,  
 11 but for the defendant’s unfair or deceptive practice, the plaintiff would not have suffered an  
 12 injury”); (*see also* Order 19-21). And given Plaintiff’s emphatic allegations that Whirlpool  
 13 backed and even administered her ESP, she has also failed to plead any deception based on this  
 14 theory. (*See* FAC ¶¶ 16-17, 32, 34, 37, 49, 59-64.)

15 This WCPA theory also fails because, as explained above in Argument Section I.A.,  
 16 Defendants clearly disclosed that AIGWG offered the ESP, meaning Plaintiff has not pled  
 17 deception. (*See* Order 19 n.5.)

18 Plaintiff has further failed to allege deception because she has not, and cannot, allege  
 19 that the identity of the offeror would be a material fact to a reasonable consumer, especially  
 20 given that Whirlpool “backed” and administered Plaintiff’s ESP. *See Axon v. Freedom R.V.,*  
 21 *Inc.*, No. 38068-8-III, 2022 WL 1316283, at \*1, \*6 (Wash. Ct. App. May 3, 2022) (explaining  
 22 that conduct is deceptive under the WCPA only if it “misleads or misrepresents something of  
 23 material importance” (quoting *Holiday Resort Cmty. Ass’n v. Echo Lake Assocs.*, 135 P.3d 499,  
 24 507 (Wash. Ct. App. 2006))); *cf. Promedev*, 2023 WL 2330377 at \*5 (“[Plaintiff] fails to

1 identify any authority that recognizes as ‘of material importance’ the identities of the owners of  
2 a company selling a product, or as ‘deceptive’ the incomplete disclosure thereof.”).

3 **3. Plaintiff has not pled injury or deception based on the option to**  
4 **purchase ESPs with different plan terms**

5 Plaintiff alleges that the marketing letter she reviewed before purchasing her ESP gave  
6 her “the option to select different plan terms,” which she understood “to mean that she would  
7 be entitled to receive the repair or replacement coverage under her [ESP] for the duration of the  
8 plan term.” (FAC ¶ 43.) But Plaintiff has failed to allege any injury based on this theory  
9 because once her dishwasher was bought out, she alleges that she purchased a new dishwasher.  
10 (*Id.* ¶¶ 67-68.) It is therefore irrelevant whether coverage under her ESP, which Plaintiff  
11 recognizes covered only the first dishwasher, (*id.* ¶ 67), remained in effect after the buyout.

12 Additionally, Plaintiff has failed to plead any deception based on this theory. To the  
13 extent she asserts she thought her ESP would cover a new appliance, she has failed to identify  
14 any representation giving rise to this impression. Rather, the marketing letters attached to the  
15 FAC consistently refer to “your product” and “dishwasher” in the singular, (FAC Exs. 4-6 at  
16 pp. 50-60), thereby conveying the common-sense fact that the ESP would cover only the  
17 dishwasher she was purchasing it to cover.

18 And as Plaintiff recognizes, Defendants did not “stop[] offering repair or replacement  
19 coverage” until *after* they bought out her appliance. (FAC ¶ 67.) As explained above in  
20 Argument Section I.A., the ESP contract states in multiple places that a buyout fulfills  
21 Defendants’ contractual obligations. (FAC Ex. 8 §§ 12, 20.) Thus, there is no deception  
22 because “it is not inconsistent for the Plan’s coverage term to be [three years], but also for any  
23 buyout to fulfill all the Obligor’s obligations under the Plan.” *Salas v. Whirlpool Corp.*, Case  
24 No. 5:23-CV-01549-AB-KK, 2024 WL 694067, at \*11 (C.D. Cal. Jan. 24, 2024) (rejecting  
25 plaintiff’s claim under California law in related litigation that marketing for extended service  
26

1 plan was deceptive based on the fact that a buyout would fulfill Defendants’ obligations under  
2 the plan before the end of the coverage term).

3 **4. Plaintiff has failed to plead a WCPA claim based on her**  
4 **misperception that the ESP merely extended the manufacturer’s**  
5 **warranty**

6 Plaintiff alleges that the marketing communication she allegedly relied on in purchasing  
7 her ESP included the statement: “Get the only plan backed by the manufacturer beyond the  
8 limited standard warranty.” (FAC ¶ 44.) This statement appears in each of the letters attached  
9 to the FAC. (FAC Exs. 4-6.) The statement allegedly caused her to believe the ESP “would  
10 extend the coverage she received under her” manufacturer’s warranty. (FAC ¶ 45.) It is  
11 implausible, however, that a substantial portion of the public would be deceived by this  
12 statement. *Young*, 472 P.3d at 994.

13 The statement “Get the only plan backed by the manufacturer beyond the limited  
14 standard warranty” does not say that the ESP is an extension of the manufacturer’s warranty.  
15 (FAC ¶ 44.) Instead, it merely states the ESP is the “only plan *backed* by the manufacturer.”  
16 (*Id.* (emphasis added).) As explained above in Argument Section I.D.2., this statement is true  
17 because, per Plaintiff’s emphatic allegations, Whirlpool did “back”—and even administered—  
18 Plaintiff’s ESP. (FAC ¶¶ 16-17, 32, 34, 37, 49, 59-64.) This is in contrast to extended service  
19 plans offered by “typical retailers,” (FAC Ex. 4-6), such as the GSP Plan that Plaintiff  
20 purchased and then cancelled, (FAC ¶¶ 38-39, 57).

21 Additionally, read in the context provided by the letters attached to the FAC, it is clear  
22 that the “plan” backed by Whirlpool is something other than “the limited standard warranty.”  
23 (FAC ¶ 48.) The letters consistently refer to the ESP as a “KitchenAid Service Plan,” not as an  
24 extended warranty. (FAC Exs. 4-6.) In fact, the statement Plaintiff identifies is the only place  
25 that the first two letters even refer to a “warranty” at all. (FAC Exs. 4-5.) The third letter



1 additionally states that the “manufacturer warranty” for the listed dishwasher ends on February  
2 28, 2024, but it does not state or imply that the ESP will extend the manufacturer’s warranty.  
3 (FAC Ex. 6.) And in each of the three letters, the statement is followed by a graphic comparing  
4 the ESP to “typical retailer’s plans,” (FAC Exs. 4-6), further suggesting a reasonable consumer  
5 would understand the statement as drawing a distinction between the extended service plans  
6 offered by retailers, and the ESP, which is “backed” by Whirlpool.

7 As for Plaintiff’s claims that her belief that the ESP extended the warranty was  
8 informed by other “representations” that she found “consistent with her understanding” of how  
9 manufacturer’s warranties work, that claim is even less plausible. None of those representations  
10 concern or even mention a warranty, and Plaintiff does not explain how those representations  
11 are consistent with the terms of the manufacturer’s warranty that covered her dishwasher. (FAC  
12 ¶¶ 4, 7, 44.)

13 Simply put, Plaintiff’s unreasonable interpretations of the statement “Get the only plan  
14 backed by the manufacturer beyond the limited standard warranty” and other “representations”  
15 fails to plausibly allege that a substantial portion of the public would be deceived into thinking  
16 the ESP merely extends the manufacturer’s warranty. *See Mellon*, 334 P.3d at 1126 (explaining  
17 deception exists only if a *reasonable* consumer would be misled); *Sing*, 948 P.2d at 819  
18 (explaining that to state a WCPA claim based on deception, the act must plausibly mislead a  
19 substantial portion of the public).

20 In any event, other than her allegation that the ESP includes a buyout option and  
21 provides inferior access to service technicians, Plaintiff has not explained how her ESP is  
22 different from the warranty. (FAC ¶¶ 69, 79.) As explained above in Argument Sections I.A..  
23 and I.B., those theories of deception also fail to state a WCPA claim.

24 **E. Plaintiff Has Not Adequately Pled Injury**

25 Plaintiff has not pled a viable WCPA claim because she has not pled a cognizable  
26

1 injury. *See Promedev*, 2023 WL 2330377 at \*5 (explaining that a plaintiff must demonstrate  
2 injury to her business or property to recover under the WCPA).

3 Plaintiff claims she suffered an injury by purchasing the ESP, but that theory of injury  
4 fails because the economic benefit she received under the ESP greatly exceeded its cost. *See*  
5 *Brotherson v. Pro. Basketball Club, L.L.C.*, 604 F. Supp. 2d 1276, 1295-96 (W.D. Wash. 2009)  
6 (concluding basketball season ticketholders failed to establish the injury element of their  
7 WCPA claim seeking a full refund for season tickets because the plaintiffs received the benefit  
8 and value of the season tickets by attending games). While Plaintiff does not disclose how  
9 much she paid for her ESP, the marketing letter she attaches to her Complaint from 2021 shows  
10 her three-year plan would have cost \$383.44 if she purchased it then. (FAC Ex. 4.) She  
11 received a buyout in the amount of \$764.36, (FAC ¶¶ 66-68), meaning that she received a net  
12 financial benefit as a result of her purchase. *See Brotherson*, 604 F. Supp. 2d at 1295 (a  
13 defendant “may set off the monetary value” of his performance “against the aggrieved party’s  
14 claim.” (quotation marks and citation omitted)). Plaintiff therefore has not stated a cognizable  
15 injury to her property under the WCPA.

16 **II. PLAINTIFF HAS FAILED TO STATE A CLAIM FOR BREACH OF**  
17 **CONTRACT**

18 Plaintiff’s claim for breach of contract fails because she has not plausibly alleged a  
19 breach or resulting damages. *See Lehrer v. Wash. Dep’t of Soc. & Health Servs.*, 5 P.3d 722,  
20 727 (Wash. Ct. App. 2000) (“Generally, a plaintiff in a contract action must prove a valid  
21 contract between the parties, breach, and resulting damage.”); (Order 22).

22 **A. Plaintiff Has Failed to Allege a Breach**

23 Plaintiff alleges that Defendants breached Sections 1 and 10 of her contract by failing to  
24 resolve the claim she submitted under her ESP in September 2022 with a repair, replacement,  
25 or buyout. (FAC ¶¶ 109-115.) The Court has already rejected this theory. (Order 23 (“Even if  
26

1 Ms. Shellenberger had made these allegations in her [Original C]omplaint, they would still fall  
2 short.”.)

3 As the Court recognized, the contract provides Defendants with the option to repair,  
4 replace, or buyout a covered appliance. (FAC Ex. 8 § 10.) And if Defendants opt to repair the  
5 appliance, “the contract unambiguously permits Defendants to fulfill their repair obligations by  
6 ‘pay[ing]’ for—rather than providing—repair services.” (Order 23 (citing Original Complaint  
7 Ex. 8 § 1); *see also* FAC Ex. 8 § 1.) Here, Defendants offered to do exactly that. Because no  
8 service appointments were available when she submitted her claim under the ESP around  
9 September 12, 2022, (FAC ¶ 59), Defendants allegedly offered to allow Plaintiff to “hire an  
10 independent repair company to fix her appliance,” which Defendants would reimburse Plaintiff  
11 for, (*id.* ¶ 60). Plaintiff stopped trying after she “spent over a week calling local repair services”  
12 unsuccessfully. (*Id.* ¶ 63.) And when Plaintiff called Defendants to let them know her  
13 dishwasher stopped working in February 2023, Defendants bought out her appliance, (FAC  
14 ¶¶ 66-68), thereby fulfilling their obligations under the contract, (FAC Ex. 8 § 20).

15 Plaintiff continues to suggest that her claims in September 2022 and February 2023 are  
16 distinct service events for purposes of analyzing the alleged breach, but this Court has already  
17 rejected that theory. (Order 24 (“The court rejects Ms. Shellenberger’s invitation to treat her  
18 September 2022 and February 2023 warranty claims as wholly independent from on another for  
19 breach of contract purposes.”).) Plaintiff once again argues that “Defendants breached the  
20 contract by failing to resolve her September 2022 claim by the time she filed a second claim for  
21 the same product five months later,” but as the Court observed, “[t]he contract imposes no such  
22 deadline.” (Order 24.) To the contrary, the contract makes clear that “a buyout resolves all  
23 contractual obligations for the covered product.” (*Id.* (citing Original Complaint Ex. 8 §§ 12,  
24 16, 20); *see also* FAC Ex. 8 §§ 12, 16, 20.) The contract further makes clear that Defendants

1 are not “liable for any damages whatsoever arising out of delays” related to the availability of  
2 service. (FAC Ex. 8 § 4.)

3 This same logic means Plaintiff’s new allegation that Defendants promised to call her  
4 back when a service appointment became available but never did cannot save her theory of  
5 breach. (FAC ¶¶ 59, 62, 64.) In essence, Plaintiff has alleged a five-month delay of service, but  
6 as discussed above, Defendants were not contractually obligated to resolve her service claim  
7 within five months. And any delay would not be actionable in light of the contract’s express  
8 disclaimer of liability for any delay in performance due to unavailability of service  
9 appointments. (FAC Ex. 8 § 4.) Both Plaintiff and Defendants had trouble finding a repair  
10 service to fix her dishwasher in September 2022, and Plaintiff has not alleged that service  
11 appointments became available at any point between September 2022 and February 2023.  
12 (FAC ¶¶ 59-64.)

13 Additionally, Plaintiff has alleged throughout the FAC that she did not want a buyout of  
14 her dishwasher, (*id.* ¶¶ 11-12, 18, 46, 66, 72), and that her dishwasher continued to function  
15 between September 2022 and February 2023, (*id.* ¶ 65). Plaintiff has thus failed to allege a  
16 breach based on a five-month delay of performance. *See Nguyen v. Allstate Ins. Co.*, No. C11-  
17 610 JCC, 2012 WL 2367071, at \*3 (W.D. Wash. June 20, 2012) (concluding one year delay of  
18 insurance payout did not amount to a breach of contract); *Mansur Props. LLC v. First Am. Title*  
19 *Ins. Co.*, 635 F. Supp. 3d 1116, 1131 (W.D. Wash. 2022) (same), *appeal dismissed*, No. 22-  
20 35947, 2023 WL 2064158 (9th Cir. Jan. 31, 2023).

21 Even if she had, for the reasons set forth below, she has not pled resulting damage.

22 **B. Plaintiff Has Failed to Allege Damages**

23 Plaintiff has also failed to adequately address this Court’s conclusion that she has failed  
24 to plausibly allege contract damages. (Order 24-25.) As the Court has recognized, “[i]n  
25 Washington, contract damages are ordinarily based on ‘an injured party’s reasonably expected  
26

1 benefit of the bargain.” (*Id.* 24 (quoting *Ford v. Trendwest Resorts, Inc.*, 146 Wash. 2d 146,  
2 155, 43 P.3d 1223, 1227 (2002).) Plaintiff received the buyout benefits of \$764.36 that she was  
3 entitled to under the contract. (Order 24; FAC ¶¶ 66, 68.) Because a buyout fulfills Defendants’  
4 obligations under the contract, Plaintiff received the benefit of her bargain and, as a result, has  
5 failed to allege cognizable contract damages. (Order 24.)

6 Plaintiff’s allegation that “[s]he is entitled to recover the value of the repair services that  
7 she did not receive” in September 2022, (FAC ¶ 119), ignores the contract language. Plaintiff  
8 was not entitled to a repair in September 2022; she was entitled to, at Defendants’ option, a  
9 repair, replacement, or buyout of her dishwasher. (FAC Ex. 8 §§ 10, 12, 20.) Had Defendants  
10 bought out her dishwasher in September 2022 as Plaintiff says they should have, (FAC ¶¶ 125-  
11 126), Defendants’ obligations under the contract would have been fulfilled, (*id.* Ex. 8 §§ 16,  
12 20). Plaintiff does not allege that she would have received a larger sum had Defendants  
13 purchased her dishwasher in September 2022 rather than February 2023. Nor could she under  
14 the ESP contract’s depreciation schedule. (*Id.* Ex. 8 § 20.) Furthermore, under the express  
15 contract terms, “the value of the repair services that she did not receive” could not exceed the  
16 amount of her buyout. (*Id.* § 10.)

17 These alleged facts demonstrate that Plaintiff received the maximum monetary benefit  
18 she would have been entitled to under the contract in September 2022 when Defendants bought  
19 out her appliance in February 2023, and Plaintiff cannot state a claim for damages under the  
20 contract terms based on the five-month delay. As a result, she has not alleged any cognizable  
21 contract damages, so her claim must be dismissed. *See Becerra v. Allstate Northbrook Indem.*  
22 *Co.*, Case No. 22-cv-00202-BAS-MSB, 2022 WL 2392456, at \*6-7 (S.D. Cal. July 1, 2022)  
23 (concluding plaintiff failed to allege cognizable contract damages where she already recovered  
24 the maximum payout under an insurance policy).

1 **III. PLAINTIFF HAS FAILED TO STATE A CLAIM FOR BREACH OF AN**  
2 **IMPLIED DUTY OF GOOD FAITH AND FAIR DEALING**

3 While Washington law imputes “an implied duty of good faith and fair dealing” in  
4 every contract, that duty “does not extend to obligate a party to accept a material change in the  
5 terms of its contract.” *Badgett v. Sec. State Bank*, 807 P.2d 356, 360 (Wash. 1991). Plaintiff  
6 nonetheless alleges Defendants breached this duty by offering to repair her dishwasher in  
7 September 2022 even though there were no service appointments available at the time. (FAC ¶  
8 125.)

9 This argument fails because the contract gave Defendants sole discretion to resolve  
10 Plaintiff’s service claims with a repair (whether arranged for by Defendants or Plaintiff),  
11 replacement, or buyout of her dishwasher. (FAC Ex. 8 §§ 1, 10, 12, 20.) This is not the sort of  
12 discretion that the implied duty of good faith and fair dealing applies to. *Compare Rekhter v.*  
13 *State, Dep’t of Soc. & Health Servs.*, 180 Wash. 2d 102, 113, 323 P.3d 1036, 1042 (2014)  
14 (explaining duty of good faith and fair dealing applies where parties to a contract could not  
15 determine how performance would be rendered at the time of contracting, meaning one party  
16 had “discretion to set a future contract term”); *with Volvo Constr. Equip. N. Am., LLC v.*  
17 *Clyde/West, Inc.*, No. C14-0534JLR, 2014 WL 6886679, at \*4 (W.D. Wash. Dec. 3, 2014)  
18 (concluding duty of good faith and fair dealing did not apply to party’s decision over whether  
19 to terminate contract with 180 days-notice or provide an opportunity to cure before terminating  
20 the contract because the contract explicitly gave the party exclusive discretion to choose  
21 between these two options).

22 In other words, Defendants were entitled to stand on their rights to perform according to  
23 the explicit terms of the contract, which, in any event, disclaimed any liability for a delay in  
24 service due to the unavailability of service technicians. *See Badgett*, 807 P.2d at 360 (“As a  
25

1 matter of law, there cannot be a breach of the duty of good faith when a party simply stands on  
2 its rights to require performance of a contract according to its terms.”)

3 Even if the implied duty of good faith and fair dealing did apply here, Plaintiff has  
4 failed to plausibly allege Defendants breached that duty. As this Court has already concluded, it  
5 is implausible that Plaintiff would have preferred to have received a buyout in September 2022  
6 given she has repeatedly stated and implied she did not want Defendants to buyout her  
7 dishwasher even after it no longer worked, much less when it was still operational. (Order 23-  
8 24; FAC ¶¶ 11-12, 18, 46, 66, 72.) Given Plaintiff preferred a repair, and given that her  
9 dishwasher continued to function between September 2022 and February 2023, it was not  
10 unreasonable for Defendants to offer for Plaintiff to either find her own repair service or wait  
11 until a repair appointment became available.

12 **IV. THE COURT SHOULD DISMISS PLAINTIFF’S CLAIMS WITH PREJUDICE**

13 “Although there is a general rule that parties are allowed to amend their pleadings, it  
14 does not extend to cases in which any amendment would be an exercise in futility, or where the  
15 amended complaint would also be subject to dismissal.” *Steckman v. Hart Brewing, Inc.*, 143  
16 F.3d 1293, 1298 (9th Cir. 1998) (citation omitted). The FAC should be dismissed with  
17 prejudice because, as demonstrated throughout this Motion, it re-alleges previously dismissed  
18 claims without meaningfully attempting to rehabilitate them. Additionally, Plaintiff has  
19 disobeyed this Court’s order to allege her claims with particularity and to refrain from the sort  
20 of strategic omissions that doomed her Original Complaint. Dismissal with prejudice is further  
21 appropriate because Plaintiff’s claims cannot be salvaged through further amendment. *Mujica*  
22 *v. AirScan Inc.*, 771 F.3d 580, 593 & n.8 (9th Cir. 2014).

23 **CONCLUSION**

24 For all the reasons set forth in this Motion and in AIGWG’s Motion to Dismiss,  
25 Plaintiff’s claims should be dismissed with prejudice.

1 I certify that this memorandum contains 8,382 words, in compliance with the Local Civil  
2 Rules.

3 DATED: October 30, 2024

WHEELER TRIGG O'DONNELL LLP

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20 Whirlpool Corporation

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27  
28 WHIRLPOOL CORPORATION'S MOTION TO  
DISMISS AMENDED COMPLAINT

2:24-cv-00657-JLR

32

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The Honorable James L. Robart

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UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON

HADASSAH SHELLENBERGER, )  
individually and on behalf of all others )  
similarly situated, )  
  
Plaintiff, )  
  
v. )  
  
AIG WARRANTYGUARD, INC., and )  
WHIRLPOOL CORPORATION, )  
  
Defendants. )

Case No. 2:24-cv-00657-JLR

**[PROPOSED] ORDER GRANTING  
WHIRLPOOL CORPORATION’S  
MOTION TO DISMISS AMENDED  
CLASS ACTION COMPLAINT**

On October 30, 2024, Defendant Whirlpool Corporation (“Whirlpool”) filed its Motion to Dismiss Amended Class Action Complaint. Having considered all papers filed in support of and in opposition to the Motion and all other pleadings and papers on file herein,

**IT IS HEREBY ORDERED THAT:**

- 1. Whirlpool’s Motion to Dismiss is GRANTED;
- 2. Plaintiff’s claim for Violations of the Washington Consumer Protection Act, RCW § 19.86, *et seq.*, is DISMISSED WITH PREJUDICE;
- 3. Plaintiff’s claim for Breach of Contract is DISMISSED WITH PREJUDICE;

PROPOSED ORDER GRANTING WHIRLPOOL CORPORATION’S MOTION TO DISMISS AMENDED CLASS ACTION COMPLAINT - 1  
Case No. 2:24-cv-00657-JLR

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1 4. Plaintiff's claim for Breach of Implied Covenant of Good Faith and Fair Dealing  
2 is DISMISSED WITH PREJUDICE.

3 **IT IS SO ORDERED.**

4  
5 DATED this \_\_\_ day of \_\_\_\_\_, 2024

6 \_\_\_\_\_  
7 HON. JAMES L. ROBART  
8 UNITED STATES DISTRICT JUDGE

9 **Presented by:**

10 WHEELER TRIGG O'DONNELL LLP

11 *s/ Galen D. Bellamy*

12 \_\_\_\_\_  
13 Galen D. Bellamy

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PROPOSED ORDER GRANTING WHIRLPOOL  
CORPORATION'S MOTION TO DISMISS  
AMENDED CLASS ACTION COMPLAINT - 2  
Case No. 2:24-cv-00657-JLR

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