



# SC 100 OWNERS MANUAL



Single-View Smart Dash Cam  
With Real-Time Driver Alerts



## Contents

INTRODUCTION.....	3
SC 100 DASH CAM FEATURES.....	3
PRODUCT SERVICE AND SUPPORT .....	4
WHAT'S IN THE BOX .....	4
OPTIONAL ACCESSORIES – available at <a href="http://www.cobra.com">www.cobra.com</a> .....	4
HARDWARE INTERFACE .....	5
INSTALLATION .....	7
OPERATION .....	8
INITIAL SETUP .....	9
DRIVE SMARTER® APP CONNECTION.....	9
CONNECTION INSTRUCTIONS.....	9
REAL-TIME DRIVER ALERTS.....	9
VIDEO SETTINGS.....	10
MEMORY CARD STORAGE.....	10
SAFETY FEATURES .....	11
GENERAL SETTINGS.....	12
FIRMWARE UPDATES.....	15
SPECIFICATIONS.....	16
TROUBLESHOOTING .....	17
FAQ.....	17
TRADEMARKS ACKNOWLEDGEMENT, WARNINGS, and REGULATORY INFORMATION.....	18
LIMITED 1-YEAR WARRANTY .....	19



Congratulations! You made the smart choice by purchasing a SC Series smart dash cam from Cobra. SC Series cameras provide peace of mind by continuously recording the road in beautiful HD video. With cutting edge features, phenomenal video quality, and an industry-leading focus on user experience, SC dash cams are the best solution to record your ride. This User Manual covers the SC 100.

## SC 100 DASH CAM FEATURES

- **Front-View Lens**  
with 1080P Full HD Quality
- **Dual Band Wi-Fi**  
Flawless Connectivity
- **Instant Driver Alerts**  
Red Light & Speed Cameras and Live Police Alerts
- **140° Field of View**
- **Embedded GPS**  
Location and Speed Information
- **SD Card Included**



## PRODUCT SERVICE AND SUPPORT

For any questions about operating or installing this new Cobra product, PLEASE CONTACT COBRA FIRST...do not return this product to the retail store. The contact information for Cobra will vary depending on the country in which you purchased and utilize the product. For the latest contact information, please go to [www.cobra.com/support](http://www.cobra.com/support).

## WHAT'S IN THE BOX - SC 100

- SC 100 Dash Cam
- 8GB SD Card
- GPS Attachment
- Vehicle Power Charger
- Micro USB Data Cable
- Quick Start Guide

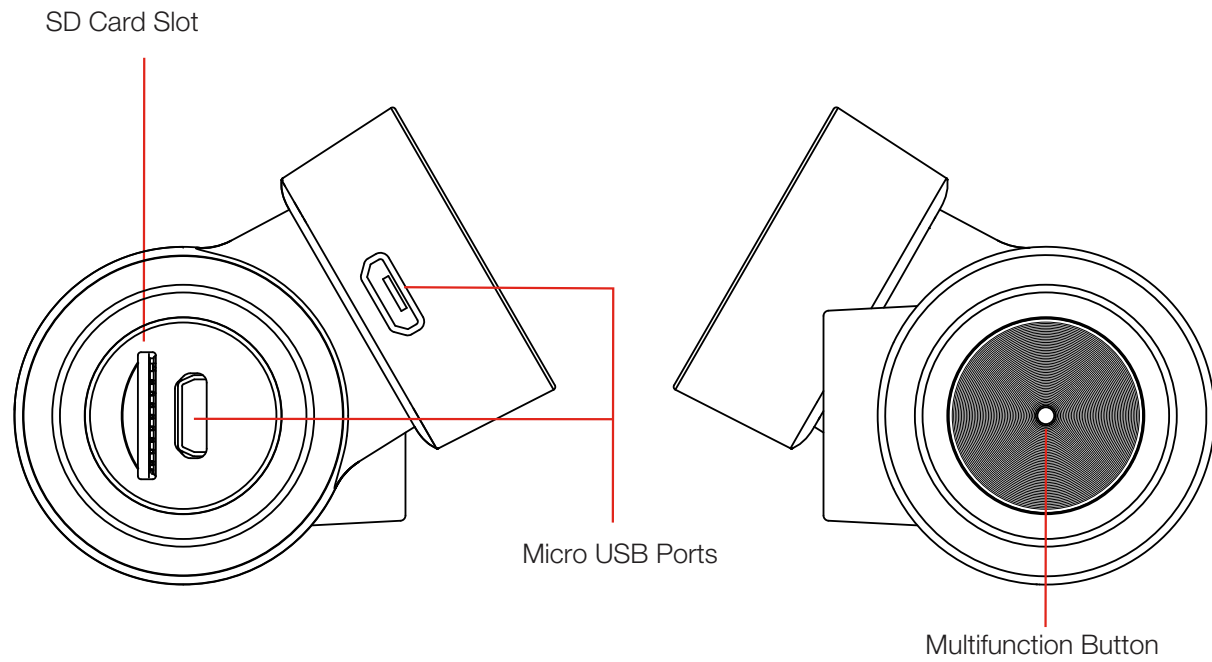


## OPTIONAL ACCESSORIES – available at [www.cobra.com](http://www.cobra.com)

Hardwire Kit: **CA-MICROUSB-003** – Wires your dash cam directly into the fuse box for a quick and clean installation without any dangling wires.

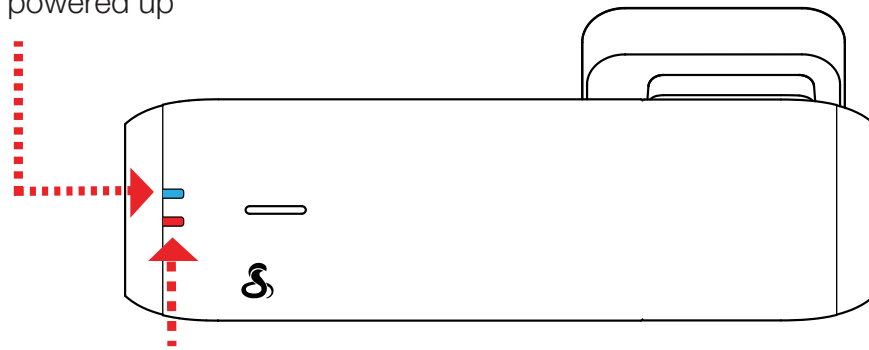


HARDWARE INTERFACE



Button Press	Camera Action
Press and Hold 3 Seconds	Power On/Off
Short Press (Not Recording)	Begin Recording
Short Press (During Recording)	Lock Video
2x Short Press	Take Photo
Press and Hold 10 Seconds	Reset

Blue LED indicator lights when camera is powered up



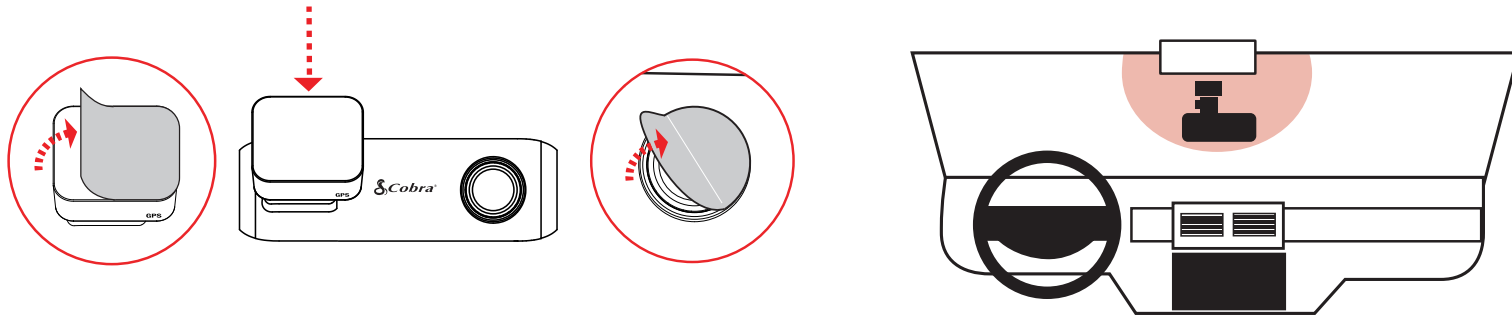
Red LED indicator blinks when camera is recording





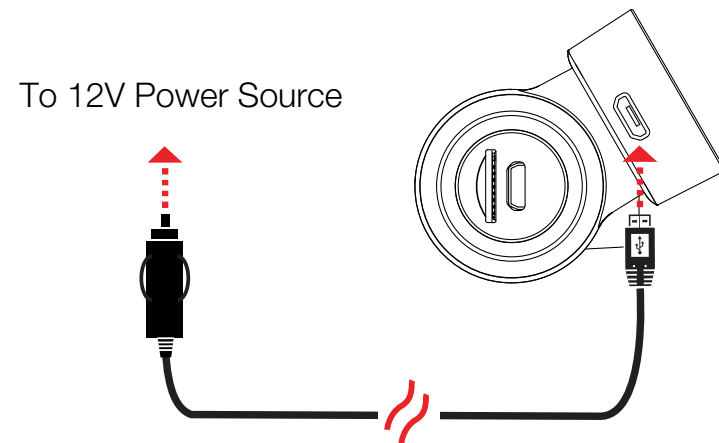
## MOUNT

To install the **GPS Windshield Mount**, connect the dash cam onto the mount. Remove the protective film from camera lens. Find the spot on your windshield where you would like to mount the camera and confirm the placement. Reminder, this is an adhesive mount, so it is important to mount correctly the first time. Next, peel the plastic film off the 3M adhesive and press the mount **FIRMLY** onto the windshield.



## POWER

Plug one end of the supplied 12V Vehicle Power Adapter into your vehicle's cigarette lighter, and the other end into the micro USB port. The unit will automatically turn on and start recording. To manually power on the device **PRESS AND HOLD** the Power button until the LED lights activate.



**Note:** A Hardwire Kit (CA-MicroUSB-003) is available at [www.cobra.com](http://www.cobra.com) for a more permanent installation that allows for discrete routing of the power cable and recording while your vehicle is off.

## DRIVE!

The dash cam is designed for easy operation. After powering the camera will instantly begin loop recording. When the SD Card is full the oldest footage will be deleted to make way for the new. If you witness something that you do not want deleted simply press the Emergency Record button and it will be saved.



## POWERING ON THE DEVICE

The device will power on automatically when plugged in and can also be powered by **PRESSING AND HOLDING** the Multifunction button until the LED lights activate (when connected to power).

## LOOP RECORDINGS

Once the SD card is full, the camera will continuously overwrite the oldest footage recorded with recent recordings. To protect a clip so that it will not be overwritten, press the Multifunction button so that the clip is moved into the locked content partition.

## EMERGENCY RECORDINGS

An Emergency Recording is triggered when the Multifunction button is pressed or when the G-Sensor registers a significant impact (hard braking or collision). Emergency Recordings create locked files that are not overwritten by Continuous Loop Recording. To ensure that important footage is not lost surrounding an incident, the adjacent video clip is locked if the incident happens within 30 seconds of the beginning or end of a clip.

## THE SD MEMORY CARD

The device comes with a SD memory card. To remove the SD card, press firmly on the SD card to push it further into the slot. There will be a click and the SD card will pop out on release. Extract the card and replace as necessary by inserting a card into the slot and pressing until it locks in place. This camera is compatible with SD cards up to 128GB. Please be sure to format the card in-camera before use. Class 10 high-endurance cards from reputable brands are recommended for constant video recording of a dash camera.

## VOLUME ADJUST

Models with LCD displays allow the user to select "Volume" in the setting menu to and adjust volume of notifications and voice announcements. Both products with LCD displays and without allow for volume adjustment using the Drive Smarter® app.

## VOICE ANNOUNCEMENTS

Your SC 100 can warn you when you are approaching red-light and speed-cameras, user-reported police, radars detected in the area, accidents, and more using our mobile app. It will also use voice announcements to give you important camera system information.



## INITIAL SETUP

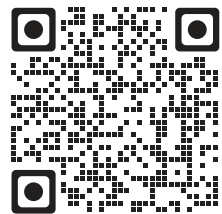
When first powered on, the SC 100 will automatically begin loop recording.

When the dash cam is first turned on, **we recommend to pair with the Drive Smarter® app to download the latest firmware and ensure your camera contains the latest bug-fixes.** Please follow the directions below to pair the app with the camera.

## DRIVE SMARTER® APP FEATURES

Your dash cam uses a Bluetooth® connection to the Drive Smarter® app. Smartphone integration allows for:

- **Real-Time Driver Alerts**  
Radar, speed, and red light camera alerts
- **Cloud Video Management**  
Manage and share footage from your phone
- **Emergency Mayday Notification**  
Alert someone in case of an accident
- **Turn-by-Turn Navigation**  
Plan routes and easily view upcoming turns
- **Over-The-Air Updates**  
Update your camera with the latest firmware and features



Download  
**DRIVE SMARTER®**

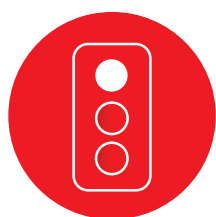


## CONNECTION INSTRUCTIONS

1. Start the Drive Smarter® app and log in/create an account.
2. Follow the instructions in the Drive Smarter® app to create a vehicle and connect the camera
3. When complete, a chime will sound on the camera and it will appear as Connected in the Drive Smarter® app.

## REAL-TIME DRIVER ALERTS

Connecting to the Drive Smarter® app enables your camera to receive real-time driver alerts about what is on the road ahead including:



Red Light Camera



Live Police



Caution Areas



Speed Camera



Speed Traps

## VIDEO SETTINGS

### Video Resolution

This setting allows you to set the following resolutions on your SC 100. Higher resolutions will give you a clearer image but take up more space on the memory card.

The available resolutions are:

1080P Full HD	1920x1080	30 Frames per Second
720P HD	1280x720	60 Frames per Second
720P HD	1280x720	30 Frames per Second

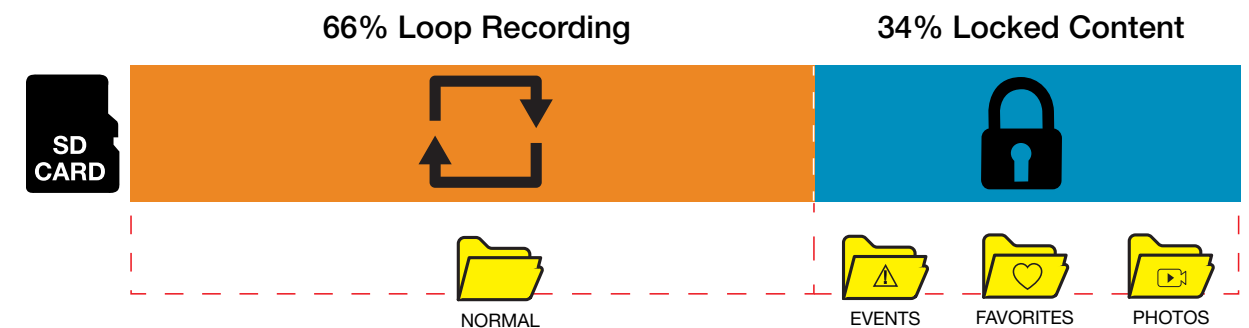
### Loop Clip Time

This setting allows you to control the duration of each individual movie clip on the device. Video clips can be set to durations of 1 minutes, 2 minutes, or 3 minutes.

### Video and Photo Playback Mode

This device stores video and pictures on its removable SD Card. You can view the camera's videos and photos using the Drive Smarter® app or by removing the SD card and inserting into your PC.

### Memory Card Storage



### Loop Recordings

Once the SD card is full, the camera will continuously overwrite the oldest footage recorded with recent recordings. To protect a clip so that it will not be overwritten, press the **multifunction button** while recording so that the clip is moved into the locked content partition.



### Emergency Recordings

An Emergency Recording is triggered when the **multifunction button** is pressed or when the G-Sensor registers a significant impact (hard braking or collision). Emergency Recordings create locked files that are not overwritten by Continuous Loop Recording. To ensure that important footage is not lost surrounding an incident, the adjacent video clip is locked if the incident happens within 30 seconds of the beginning or end of a clip.



### Photos

Photos are automatically saved in the Locked partition of the SD card.



**You may be occasionally asked to “Format the SD Card” by the camera. This will delete all SD card content and to help the memory card continue operating properly. Please save all important footage by downloading via the Drive Smarter® app or by manually uploading to your PC before doing this.**

## SAFETY FEATURES

The SC Series dash cams come with several safety features designed to protect you and your vehicle. You can adjust the level of protection that fits you via camera and Drive Smarter® app settings.

### G-Sensor Impact Detection

Your dash cam includes a built in G-Sensor which allows the device to determine when the car has been in a collision. If it detects a collision, it automatically locks the recording being made at the time of the accident. Additionally, if the event occurs within 30 seconds of the start or end of a clip, the adjacent recording will also be locked so you always have at least 30 seconds saved from before and after the event. You can use this setting to set the sensitivity of the G-Sensor from 1-3 or turn it off. Level 1 is the easiest to activate the G-sensor. Level 3 will only lock videos when the most severe impacts are detected. Locked videos created as a result of a G-sensor impact detection are stored in the Events folder on the SD card.

### Parking Mode & Motion Detection

Parking Mode uses the Motion Sensor and G-Sensor to monitor while your vehicle is parked. The idea is that when you are parked, the dash cam will be “sleeping”, but it will monitor surroundings for motion along with G-Sensor impacts. If it detects motion or if it detects an impact, then the unit will wake up and start recording.

The camera will enter parking mode after 5 minutes. If there is no motion is during this period, the display will turn off and the recording will stop (the camera monitors for g-sensor impacts or motion). If motion is detected or if a G-sensor impact above Level 1 is triggered, the unit will wake up and start saving 1 minute clips for as long as activity is being detected.

### Notes

- Parking Mode only works properly if the dash cam is powered. Either the Cigarette Lighter Socket must remain on with the ignition off, or the dash cam must be hardwired to a constant power source (please check [www.cobra.com](http://www.cobra.com) for available accessories).
- If you park where there is lots of activity which keeps triggering the motion sensor, then the unit might never time out and enter the sleep state. For this you can use the “Auto Surveillance Shutoff” setting to prevent unnecessary recording.  
If leaving your vehicle off for more than 48 hours (or less if your battery is old) please use the “Auto Surveillance Shutoff” setting to set a time-limit on Parking Mode and prevent your battery from being drained.
- You can choose to have your camera monitor for impacts and/or motion by controlling the ‘Parking Mode’ and ‘Motion Detection’ settings separately.

## GENERAL SETTINGS

### Video Resolution

Allows you to select the desired video resolution for loop recordings and emergency videos. Smaller (1 min) files are easier to transfer to your phone and share.

### Loop Clip Time

Loop recordings and emergency videos can be saved in 1 min, 2 min, or 3 min clips depending on your preference. Smaller (1 min) files are easier to transfer to your phone and share.

### Wi-Fi

Allows enabling/disabling WiFi connection on the device and viewing the camera’s WiFi name and password.

### GPS

GPS can be disabled if needed. Enabling this setting allows your recordings to have an exact GPS location stamped on the footage. This also always allows you to know the location of your vehicle if the camera is wired via a hardwire kit and connected to a WiFi hotspot is installed in the car.

### Date / Time

- Enable “Automatic” mode to have date / time settings based on the camera’s GPS signal. Having the correct date and time ensures that timestamps associated with your videos are accurate. In this mode, you will still have to ensure that you have picked the correct “Time Zone” and enabled or disabled “Daylight Savings” based on your location.
- To manually set the date and time, cursor down to “Manual”, and select it. You will now be able to enter Date and Time information.

### Microphone

The microphone can be enabled or disabled via settings or on the main screen. When disabled your recorded videos will be silent.

### Motion Detection

Enabling Motion Detection allows your camera to monitor movement around the camera (changes in light) which can be used to record any suspicious activity around the vehicle when parked. This setting screen allows you to choose which of the available cameras should be used to monitor for activity. If leaving your vehicle off for more than 48 hours (or less if your battery is old) please use the “Auto Surveillance Shutoff” setting to set a time-limit on Motion Detection and prevent your battery from being drained.

**Note:** For Motion Detection to work the camera needs to be connected via hardwire kit (part: CA-MICROUSB-003) or be plugged into an ‘always on’ Cigarette Lighter Socket. You can check if your vehicle has an ‘always on’ CLA adapter online or in the vehicle’s owner’s manual.

### Parking Mode

Enabling Parking Mode allows your camera to monitor for changes in its internal G-Sensor/ accelerometer. Bumps, Collisions, and break-ins can trigger the G-Sensor to save valuable footage from the moment of impact. If leaving your vehicle off for more than 48 hours (or less if your battery is old) please use the “Auto Surveillance Shutoff” setting to set a time-limit on Motion Detection and prevent your battery from being drained.

**Note:** For Parking Mode to work the camera needs to be connected via hardwire kit (part: CA-MICROUSB-003) or be plugged into an ‘always on’ Cigarette Lighter Socket. You can check if your vehicle has an ‘always on’ CLA adapter online or in the vehicle’s owner’s manual.

### Surveillance Auto Shutoff

If leaving your vehicle off for more than 48 hours (or less if your battery is old) please use the “Auto Surveillance Shutoff” setting to set a time-limit on Motion Detection and Parking Mode to prevent your battery from being drained.

### G-Sensor

You can use this setting to set the sensitivity of the G-Sensor from 1-3 or turn it off. Level 1 is the easiest to activate the G-sensor. Level 3 is the setting which will only lock videos when the most severe impacts are detected. Level 1 is recommended for most users.

### Watermark (Date/Time, Speed, GPS, Driver ID Video Stamp)

The watermark settings allow you to toggle having the date/time, speed, GPS coordinates, the Cobra logo and a custom Driver ID be stamped into the bottom of all recorded video.

### Driver ID Watermark

This setting allows you to associate a Driver ID with the camera (for example: John, Employee 12, etc). This allows you to set the name of the driver which will be stamped on the footage as part of the watermark.

### Exposure

Allows you to adjust how light or dark videos and images will appear on the camera.

### Language

This setting allows you to pick the on-screen language for the camera unit.

### Drive Smarter® Services

These settings allow you to select which videos you would like auto-uploaded to the Drive Smarter® app for sharing/review. You can also choose to have Incident Reports sent to your insurance provider, as well as Mayday alerts sent to your Emergency Contact if a severe G-Sensor event is detected.

### Speed Units

Choose between miles/hour or kilometers/hour as the speed unit stamped in the watermark.

### Volume

Allows you to raise and lower the volume of notifications and button beeps from your camera.

### WDR

Enabling Wide Dynamic Range allows your camera to accurately capture footage in very bright conditions. Enabling this feature is recommended for most recording conditions.

### GPS Format

Choose between Decimals and Degrees as the GPS format that is stamped in the watermark.

### Frequency

Choose between 50Hz and 60Hz as your operating frequency if you are experiencing flickering in your video.

### Format Reminder

Choose the recurrence at which you are reminded to format the SD card. Formatting the SD card frequently ensures your videos are protected and the SD card is saving content properly.

### Delete Videos Reminder

Set this to be periodically reminded to free up locked video content so that the camera does not run out of “Emergency Recordings” and “Favorites” space.

### Restore Defaults

Resets the device to factory settings. **NOTE:** restoring defaults will NOT erase data on your memory card.

### Format SD Card

Allows you to format the inserted SD Card. **NOTE:** This action will permanently delete all data on the card. It is recommended to format any new card and periodically format existing cards.

### About

You can use this setting to view your cameras electronic serial number including FCC ID number and Industry Canada number. You can also view the manufacture part number and firmware version.





Ensure the camera is connected to a constant power source during the update process. Failure to do so could result in your unit becoming non-functional. Your vehicles cigarette lighter socket or a household outlet work best.

### Using the Drive Smarter® App

- View the current firmware version under the About menu item on the dash cam:
  - Stop loop recording
  - Press the MENU button, cursor down to the ABOUT item
  - Note the firmware version shown on the screen
- Power up your camera by connecting to constant power source such as your vehicles CLA adapter or a household outlet.
- When you Connect your camera, the app will check if a newer firmware update is available on the server.
- Press 'Download' on the notification to download the latest Firmware.
- Follow the instructions on the Drive Smarter® app. If successful, the camera's LED's will begin blinking while the firmware is being installed.
- To check that the Firmware update was successful, you can check the 'About' screen in your camera's settings menu.

### Using a Mac or PC

For optimal performance, check [www.drivesmarter.com](http://www.drivesmarter.com) periodically for software updates.

- View the current firmware version under the About menu item on the dash cam:
  - Stop loop recording
  - Press the MENU button, cursor down to the ABOUT item
  - Note the firmware version shown on the screen
- Connect the dash cam to your computer using the included USB to Micro-USB cable.
- Power on the dash cam and select Connect to Computer using the record/select button.
- The camera will be listed in Windows Explorer/Finder.
- Download the update file from [www.drivesmarter.com](http://www.drivesmarter.com) and save it to your computer. It will end with ".bin" as the file extension. Note: You do not need to double click or open this file on the computer.
- Copy/paste or drag the update file you downloaded .bin file into the root directory of the camera's SD card.
- Wait for the file to transfer and then safely disconnect the dash cam from the computer. The dash cam will turn off.
- Plug the Micro USB cord into a reliable power source such as your home's outlet or your vehicle's CLA adapter. The dash cam will turn on and automatically boot into the Firmware Update Menu.
- Follow the directions on the camera display to update firmware if the unit has one. Units without displays will update automatically.
- You can check if your camera is up to date by checking the firmware in your camera's 'About' setting submenu in the camera or via the app.



Features / Models	SC 100	SC 201	SC 200	SC 200D	SC 400	SC 400D
Video Resolution*	1080P Full HD	1080P Full HD Front & Rear	QHD	QHD Front Cam, Full HD Rear Cam	4K UHD	4K UHD Front Cam, Full HD Rear Cam
Dual Band Wi-Fi	✓	✓	✓	✓	✓	✓
Embeds Time and Location on Video	✓	✓	✓	✓	✓	✓
Live Remote Monitoring	✓	✓	✓	✓	✓	✓
iRadar® App Connectivity for Real-Time Driver Alerts	✓	✓	✓	✓	✓	✓
Dual View Camera		Front & Cabin	Optional Flex Cams*	Front & Rear	Optional Flex Cams*	Front & Rear
Field of View	140°	140° Front/120° Cabin	140°	140° Front/140° FlexView Rear and Cabin	140°	140° Front/140° FlexView Rear and Cabin
Display	None	2" LCD	3" LCD	3" LCD	3" OLED Touch Screen	3" OLED Touch Screen
Voice Commands			✓	✓	✓	✓
Amazon Alexa					✓	✓

Optional Flex Cams Include Rear View & In-Cabin Cameras Available for SC 200, SC 200D, SC 400 and SC 400D

If your unit does not appear to be operating properly, please follow these troubleshooting steps:

- Make sure the power cord is properly connected.
- Make sure the socket of your vehicle's cigarette lighter is clean and free of corrosion.
- Make sure the power cord's cigarette lighter adapter is firmly seated in your cigarette lighter.
- Make sure you have downloaded the latest firmware to your unit.

## FAQ

- Where do I mount/position my dash camera on the windshield?
  - a. Power on your dash cam so you can see the camera's view while mounting. We recommend centering your camera and mounting under the rear-view mirror. SC 100 users can use the Drive Smarter app to get a live-view of what the camera is seeing to help with mounting.
- What is the largest SD card size I can use in my camera?
  - a. We recommend using a minimum Class 10 or U1 card from a reputable vendor up to the following sizes.

Model	SC 100	SC 201	SC 200	SC 200D	SC 400	SC 400D
Max SD Card Size	128GB	256GB	256GB	256GB	256GB	256GB

**Important:** When using a SD card for the first time please format the card in the camera by using the camera menu or the Drive Smarter® app.

- Why is my unit not powering up?
  - a. Please ensure your unit is properly connected. If you have turned the unit off, press and hold the power button to turn on again. If you are using Parking Mode and Motion Detection Mode with a hardwire kit, the unit might not "wake up" when you enter your vehicle. Simply begin driving and when your unit detects this it will wake up and begin recording.
- How do I use Parking Mode and Motion Detection?
  - a. Parking Mode and Motion Detection can be turned on in the camera's settings. These two features will monitor your vehicle automatically when the unit is connected directly to the car's vehicle via hardwire kit (check for availability at [www.cobra.com](http://www.cobra.com)).

**Note:** When the car is parked your unit will go into a low-power "standby"/sleeping state where it monitors for activity. The unit will automatically wake up when it detects significant motion or driving.

- Why is my unit not getting a GPS Lock (GPS icon is red)?
  - a. The GPS inside the device locks in with the satellite best when you are on the road. You may not be able to get a GPS lock while in your garage, parking structures, or if testing the camera in your home.

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The Driver Awareness Alert display feature is subject to US Patent Numbers 8,842,004 and 8,970,422 and additional pending US Patent Applications.

**Warning!** The forward collision warning system (FCWS) feature, when available and turned on, is for limited informational purposes only. The FCWS does NOT replace a driver's responsibility to use safe driving judgment, comply with all traffic regulations and observe all road and driving conditions at all times. The FCWS uses the camera to provide a warning of upcoming vehicles [and large objects] and, as a result, may have reduced or no functionality in low visibility or certain weather conditions.

Driver is responsible for the safe operation and control of the vehicle. Do not substitute your driving judgment with the information provided by this feature. Escort disclaims liability for injuries, damages, or death arising from use of this feature.

**Warning!** The Lane Departure Warning System (LDWS) feature, when turned on, is for limited informational purposes only. The LDWS does NOT replace a driver's responsibility to use safe driving judgment, comply with all traffic regulations and observe all road and driving conditions at all times. The LDWS uses the camera to provide a determine if the vehicle is drifting toward or departing from designated lane markings and, as a result, may have limited functionality in low visibility or certain weather conditions or when driving on unmarked or poorly marked roads.

Driver is responsible for the safe operation and control of the vehicle. Do not substitute your driving judgment with the information provided by this feature. Escort disclaims liability for injuries, damages, or death arising from use of this feature.

**Note:** This device complies with part 15 of FCC rules: Operation is subject to the following two conditions: (1) This device may not cause harmful interference, and (2) This device must accept any interference received including interference that may cause undesired operation.

**Caution:** Modifications or parts not approved by Escort Electronics Corporation may violate FCC Rules and void authority to operate this equipment. This device complies with RSS-310 of Industry Canada. Operation is subject to the condition that this device does not cause harmful interference.

CAN ICES-3B/NMB-3B.



**DISPOSAL OF ELECTRONICS EQUIPMENT:** This product may contain hazardous substances that could impact health and the environment if not disposed of properly.

The crossed out wheeled bin symbol indicates that the product should not be disposed of along with household waste. It should be handed over to an applicable collection point for the recycling of electrical equipment. By ensuring that this product is disposed of correctly you will help/prevent potential negative impact on the environment.

If you need more information on the collection, reuse and recycling systems, please contact your local civic office or the shop where it was originally purchased.



## Warranty Terms:

Cobra warrants your product against all defects in materials and workmanship for a period of one (1) year from the date of original purchase.

Cobra, at our sole discretion, will repair or replace your product (with the same or comparable product) free of charge.

Cobra will not pay shipping charges that you incur for sending your product to us. Products received COD will be refused.

To make a warranty claim, we will require proof of purchase in the form of an invoice or receipt. No proof of purchase is required for factory direct purchases.

**Warranty Exclusions:** Warranty does not apply to your product under any of the following conditions: 1. The serial number has been removed or modified. 2. Your product has been subjected to misuse or damage (including water damage, physical abuse, and/or improper installation). 3. Your product has been modified in any way. 4. Your receipt or proof-of-purchase is from a non-authorized dealer or internet auction site including E-bay, U-bid, or other non-authorized resellers.

**LIMITATION OF WARRANTY: EXCEPT AS EXPRESSLY PROVIDED HEREIN, YOU ARE ACQUIRING THE PRODUCT “AS IS” AND “WHERE IS”, WITHOUT REPRESENTATION OR WARRANTY. COBRA SPECIFICALLY DISCLAIMS ANY REPRESENTATION OR WARRANTY INCLUDING, BUT NOT LIMITED TO THOSE CONCERNING THE MERCHANTABILITY AND SUITABILITY OF THE PRODUCT FOR A PARTICULAR PURPOSE. COBRA SHALL NOT BE LIABLE FOR CONSEQUENTIAL, SPECIAL OR INCIDENTAL DAMAGES INCLUDING, WITHOUT LIMITATION, DAMAGES ARISING OUT OF THE USE, MISUSE OR MOUNTING OF THE PRODUCT.**

The above limitations or exclusions shall be limited to the extent they violate the laws of any particular state. Cobra is not responsible for products lost in shipment between the owner and our service center.

## General Warranty Information

Each product we manufacture is covered by our factory warranty. While each product may have unique components and policy, the general guideline below will apply to most Cobra products.

All Cobra products purchased factory-direct or from our Authorized Resellers will come with a full one to three (1-3) year warranty from the date of the original retail purchase (see policy statement above for full warranty details and exclusions).

Standard accessories packaged with each model will have a one-year factory warranty.

Accessory items have a one-year factory warranty.

Shipping to our facility is not covered in our warranty. Return shipping is included within the US.

This warranty is non-transferrable.

For the sake of clarity, ‘repair or replace the Product or its defective part’ does not include removal or installation work, costs or expenses which include but are not limited to labor costs or expenses.

Cobra will not be responsible for lost packages.