driveway

Vehicle Service Contract

PURCHASER

Purchaser's Name [redacted]

Co-Purchaser's Name

Address [redacted]

City [redacted] State [redacted] Zip Code [redacted]

Email Address [redacted]

VEHICLE INFORMATION

Vehicle Identification Number [redacted] # Cylinders [redacted]

Year [redacted] Make [redacted] Model [redacted]

Odometer Reading [redacted] **Vehicle** Date of Sale [redacted] **Vehicle** Purchase Price [redacted]

Check if **vehicle** is:

☐ Diesel Powered ☐ Turbo/Super Charged ☒ 4WD/AWD

SELLER

Name [redacted]

Address [redacted]

City [redacted] State [redacted] Zip Code [redacted]

LIENHOLDER or Payment Plan Provider

Name

SERVICE CONTRACT INFORMATION

Date of Sale [redacted] Purchase Price [redacted] **Deductible** [redacted]

Coverage: [redacted]

Contract Term [redacted] / [redacted] Months / Miles

Expiration Date: [redacted]

Expiration Mileage: [redacted]

Your contract will expire on the date or vehicle miles stated, whichever occurs first.
Contract expiration is calculated from the Date of Sale and Odometer Reading on that date.

Contract Options:

☐ Canadian Vehicle - **Your vehicle** was manufactured for distribution and use in Canada.

☐ Commercial Use - **Your vehicle** is used for commercial purposes.

☐ **Deductible** Waiver - The **deductible** is waived if covered repairs are performed by the **seller**.

☐ Snowplow - **Your vehicle** is or will be equipped with a snowplow.

SAMPLE

ACKNOWLEDGMENT

The purchase of a service contract is not required in order to purchase, register or obtain financing for any vehicle.

This service contract is not an insurance contract and is not subject to insurance laws.

Your signature below on this **contract** confirms **your** acknowledgment that **you** have reviewed the coverage **you** selected to purchase and have read, understand and agree with the **contract** terms and conditions, what is not covered, how to file a claim, **your vehicle** maintenance requirements, any state changes that may apply, and all other **contract** provisions as provided.

Washington Residents: By initialing you acknowledge you have read and understand the following important provisions in this contract: Term (time and mileage limitations), Coverage, Your Vehicle Maintenance Requirements, Claim Procedure, What Is Not Covered, Cancellation of Contract and Implied Warranty of Merchantability.

☐

Purchaser's Signature [redacted] Telephone Number [redacted] Date [redacted]

Co-Purchaser's Signature _____ Telephone Number _____ Date [redacted]

Seller's Authorized Representative Signature [redacted] Telephone Number [redacted] Date [redacted]

Administrator/Obligor/Provider:
UNIVERSAL UNDERWRITERS SERVICE CORPORATION
UUSC Service Company in California and New York - Vehicle Dealer Solutions Inc in Florida
7045 College Boulevard, Overland Park, KS 66211 - Customer Service (888) 835-5063 - Claims (800) 643-9059

VEHICLE SERVICE CONTRACT COVERAGE

Definitions

Contract: Your vehicle service contract that is between **you** and **us.**
Covered Failure: The failure of a covered part because of a mechanical defect or faulty workmanship by the manufacturer which renders the covered part incapable of performing the function for which it was designed. It also includes the failure of a covered part due to a gradual reduction in operating performance as a result of normal wear and tear.
Deductible: The amount to be paid by **you** per repair visit for a **covered failure(s)**. If a **deductible** is not indicated, a $100 **deductible** will apply.
Hybrid/Electric Vehicle (EV) Battery Pack: The Hybrid/Electric **vehicle's** high voltage rechargeable battery, originally installed by the manufacturer.
Seller: The entity identified as SELLER on the front page of this **contract.**
Term: The period in which coverage applies. This **contract** will automatically terminate when **you** sell **your vehicle** unless it is properly transferred or canceled as described in this **contract.**
Vehicle: The vehicle identified in the Vehicle Information section on the front page of this **contract.**
We/Us/Our: Universal Underwriters Service Corporation, dba: UUSC Service Company in California and New York; and Vehicle Dealer Solutions, Inc. in Florida, is the administrator, service contract provider and obligor of this **contract.**
You/Your: The Purchaser of the **contract,** or an authorized transferee when this **contract** is properly transferred as described within the Transfer of Contract section.

Comprehensive Coverage:

In the event of a **covered failure**, **we** will repair or replace all covered part(s) of **your vehicle** except those listed under the **What is Not Covered** section of this **contract**, or **we** will pay an authorized repair facility reasonable and customary charges to do so. Payment or reimbursement will not to exceed manufacturer's suggested retail price for covered parts, and specific labor times published in Motor, Chilton, Mitchell or the manufacturer's warranty labor time standards, subject to the **deductible** and the other provisions of this **contract**. Reimbursement may be made directly to **you** for an authorized claim. **Replacements will be made with parts of like kind and quality (including any new, re-manufactured, exchanged, or serviceable used components or parts at our option).**
This includes coverage for the **Hybrid/EV Battery Pack** originally installed by the manufacturer on **your vehicle**. **Hybrid/EV Battery Pack** replacement will follow the manufacturer's allowable capacity guidelines in determining the repair or replacement of the **Hybrid/EV Battery Pack**.

Contract Options

Canadian Vehicle Option: If this option is selected, **What is Not Covered** item 1 (E) is deleted and replaced with the following: Repairs or replacement covered by any insurance policy, repairer's/supplier's guarantee or service contract.

Commercial Use Option: If this option is selected, **What is Not Covered** item 2 (B) will no longer apply.

Deductible Waiver Option: If this option is selected, the **deductible** will be waived if **you** return to the **seller** for covered repairs. If covered repairs are performed by a repair facility other than the **seller**, the **deductible** stated on the front of this **contract** will apply.

Snowplow Option: If this option is selected, **What is Not Covered** item 2 (A) will no longer apply.

Additional Program Benefits

Lift Kit/Leveling Kit: We will pay for a **covered failure** to **your vehicle** when **your vehicle** is equipped with a lift kit not to exceed 6 inches. If the lift kit includes oversize wheels and/or tires, the tire size may not exceed 35 inches. The lift kit itself, all of its assembly and any aftermarket and/or manufacturer or **seller** installed lift kit accessories and/or equipment are not covered.

WE WILL NOT PAY FOR OR COVER THE FOLLOWING UNDER LIFT KIT / LEVELING KIT:

1. **FOR COVERED BREAKDOWNS WHERE YOUR VEHICLE IS EQUIPPED WITH A LIFT KIT THAT EXCEEDS 6 INCHES.**
2. **IF THE LIFT KIT INCLUDES OVERSIZE WHEELS AND/OR TIRES WHERE THE TIRE SIZE EXCEEDS 35 INCHES.**
3. **FOR THE LIFT KIT, ALL OF ITS ASSEMBLY AND ANY AFTERMARKET AND/OR MANUFACTURER OR SELLER INSTALLED LIFT KIT ACCESSORIES AND/OR EQUIPMENT.**
4. **FOR COVERED BREAKDOWNS WHERE YOUR VEHICLE IS EQUIPPED WITH A LEVELING KIT THAT EXCEEDS 6 INCHES.**
5. **IF THE LEVELING KIT INCLUDES OVERSIZE WHEELS AND/OR TIRES WHERE THE TIRE SIZE EXCEEDS 35 INCHES.**
6. **FOR THE LEVELING KIT, ALL OF ITS ASSEMBLY AND ANY AFTERMARKET AND/OR MANUFACTURER OR SELLER INSTALLED LEVELING KIT ACCESSORIES AND/OR EQUIPMENT.**

Manufacturer's Deductible Reimbursement: We will reimburse **you** for the difference between the **deductible** amount shown on the Service Contract Information section and any required manufacturer's deductible, if applicable, when a **covered failure** occurs that is covered by a manufacturer's warranty.

Rental Car/Alternate Transportation Reimbursement: In the event of a **covered failure** under this **contract** or the manufacturer's warranty, **we** will reimburse **you** for the expense actually incurred during the repair for the rental of a substitute vehicle through a licensed rental agency or an alternate form of transportation such as Uber or Lyft. Reimbursement shall not exceed $40 per day for a maximum of 10 days or until **your vehicle** is repaired, whichever occurs first. Valid receipts will be required for reimbursement.

Rideshare Usage: We will pay for **covered failures** to **your vehicle** when **your vehicle** is used for Rideshare (e.g. Uber, Lyft) purposes.

Towing and Emergency Roadside Service: If **your vehicle** is in need of emergency roadside service, **you** must call the 24-hour toll free number at (800) 831-6870 for service. The following benefits are subject to a maximum benefit of $100 per occurrence: towing, jump starts, transport to the nearest charging station or on-site battery charging if **your** electric **vehicle** is inoperable due to loss of charge, flat tire changes (using **your** inflated spare), delivery of an emergency supply of fuel, lubricants, oil, fluid or coolant, lockout service (key cutting is not included). Any towing, transport or emergency roadside service not initiated through the 24-hour toll free number at (800) 831-6870 is limited to a maximum benefit of $50 per occurrence, and valid receipts will be required for reimbursement.

Trip Interruption Reimbursement: If a **covered failure** under this **contract** or the manufacturer's warranty causes **your vehicle** to become inoperable and **you** are required to remain overnight while repairs are completed more than 100 miles from **your** home, **we** will reimburse **you** for restaurant and hotel/motel expenses actually incurred during the period repairs are being made. The allowance for meals and lodging is $250 per day for a maximum of 3 days or the period of time that it took to repair **your vehicle**, whichever is less, not to exceed $750 for each covered repair visit. The date of the **covered failure** is considered the first day of the 3 day period. Valid receipts for meals and lodging and a copy of the corresponding repair order will be required for reimbursement.

Your Vehicle Maintenance Requirements

Maintenance expenses are your responsibility. While not required, it is recommended **you** return to the **seller** for maintenance services. In order to maintain valid **contract** coverage, **you** must have **your vehicle** checked and serviced in accordance with the manufacturer's recommendations, as outlined in **your vehicle's** Owner's Manual. **You** must retain all copies of verifiable receipts and repair orders for maintenance services. These copies must indicate customer name, repair order number and date, **vehicle** identification number, odometer reading at time of service and a complete description of the service performed including required parts and materials. **You** may be required to provide evidence of all maintenance services. **Failure to provide proof of services performed may result in denial of coverage.**

Claim Procedure / Pre-Authorization

1. Use reasonable means to protect **your vehicle** from further damage in order to prevent additional expenses, repairs or complete denial of the claim. **You** will be responsible to pay any such additional expenses;
2. Return **your vehicle** to the **seller**. If this is not possible and **you** need assistance, call **us** toll free at (800) 643-9059;
3. Authorize any charges necessary to determine the cause of failure including disassembly and diagnostic charges. **You** will be required to pay the expense of the disassembly and diagnosis if the failed component is not covered by **your contract**;
4. Permit an independent inspection before repairs are completed if **we** request an inspection;

SAMPLE

5. Obtain or instruct the repair facility to obtain a repair authorization number from **us** before any repair is made. A repair authorization can be obtained from **us** by calling toll free at (800) 643-9059. Should an emergency occur which requires a **covered failure** repair be made at a time when **our** office is closed, **you** must call **us** no later than the next business day to determine if such repair will be covered by the **contract**. If covered, **you** will be eligible for reimbursement on covered repairs provided **you** follow all other procedures outlined in this section;
6. Submit or have the repair facility submit to **us** the invoice/repair order exhibiting the authorized repair has been completed;
7. Pay **deductible**, if applicable, and any non-covered expenses.

What is Not Covered

1. This contract does not provide coverage for:

A. Any part not specifically listed as covered under the coverage you selected, including but not limited to any of the following parts: Glass, lenses, sealed beams, light bulbs, wheels, wheel covers, tires, interior trim, moldings, bright metal parts, sheet metal, flexible body parts, frame and sub-frames, weather strips, upholstery, convertible and/or vinyl top, paint and coatings, catalytic converter, exhaust system, diesel particulate filter, brake rotors and drums, wiper blades, coolant hoses, all batteries other than the Hybrid/EV Battery Pack installed by the manufacturer, spark/glow plugs, drive belts, brake pads, brake linings and shoes, manual clutch disc (automatically shifted manual transmission clutches are covered); home charging station, wall connector, mobile connector, all future connectors, and all related charging adapters;

B. Repairs of water and air leaks (including fogging of and moisture in lamp assemblies), rattles, squeaks and wind noise, alignment of body parts, bumpers and glass;

C. The normal maintenance services and parts required or recommended by your vehicle manufacturer and other normal maintenance services and parts which include, but are not limited to: engine tune up, suspension alignment and wheel balancing, Hybrid/EV Battery Pack recharging fees. Filters, lubricants, engine coolant, fluids and refrigerants will only be covered in connection with the repair of a covered failure;

D. Hybrid/EV Battery Pack gradual capacity loss. Loss of Hybrid/EV Battery Pack capacity due to or resulting from gradual capacity loss is not covered under this contract unless it falls below your vehicle manufacturer's required capacity guidelines;

E. Repairs or replacements covered by any insurance policy, repairer's/supplier's guarantee, service contract or manufacturer's or seller's warranty, even if coverage is revoked or denied for any reason, including manufacturer insolvency;

F. Repairs, replacements or alterations made without prior authorization or without following the required claim procedure;

G. Repair or replacement of any part due to a condition that existed prior to the purchase of your contract;

H. A covered failure which does not occur during or is not reported to us within the term of your contract unless expiration of contract falls on a holiday or weekend, then the next business day will be acceptable;

I. Repairs if the odometer has ceased to operate and odometer repairs have not been made as soon as reasonably possible, or the odometer has been altered, tampered with, disconnected, or in any way misrepresents the vehicle's actual mileage after you purchased your vehicle;

J. Repairs or replacements of any parts or components that do not meet original manufacturer's specifications as installed at the time of original vehicle assembly;

K. Any part(s) which has not sustained a covered failure, but which a repair facility recommends or requires be repaired or replaced in connection with the repair or replacement of a covered part(s). This includes any expense due to engineering upgrades or for repairs made solely to meet or maintain governmental emission standards;

L. Storage charges, shop supplies, hazardous waste disposal fees, battery disposal fees, freight and/or delivery charges;

M. Economic loss, including loss of time, inconvenience, or other incidental loss or damage that may result from a covered failure, except as may otherwise be provided as a benefit in this contract;

N. Damages, loss or additional expense associated with delay or inconvenience caused by any supply chain interruption or part unavailability arising from any cause;

O. Consequential loss or damage that is the result of a breakdown of a covered part resulting from the failure of a non-covered part. However, coverage will be provided for the failure of a non-covered part resulting from a breakdown of a covered part;

P. Liability for damage to property, injury or death of any person arising out of the operation, maintenance, recycling or use of your vehicle or any of its parts, whether or not related to the parts covered herein;

Q. Repairs or replacements made outside of the United States, United States territories and possessions or Canada;

R. Diagnostic charges, cost of disassembly or cost of assembly if your repair is not covered or has been denied.

2. This contract does not provide coverage if your vehicle:

A. Is equipped to plow snow, whether or not the plow blade is attached to your vehicle;

B. Is used for commercial hauling, delivery, limousine service;

C. Is used for hauling or towing in excess of the manufacturer's limitations and specifications;

D. Is used for rental, racing, speed contest or other competition, police car, security vehicle, emergency vehicle, shuttle service, taxi or commercial towing;

E. Has been declared a total loss or has been issued a salvage or branded title.

3. This contract does not provide coverage for damages caused by:

A. Collision or impact, including collision caused by any autonomous or any assistive driver system failures or misuse, fire, theft or attempted theft, freezing, vandalism, malicious mischief, riot, civil commotion, explosion, lightning, water, flood, falling missiles or objects, or contributed to by foreign objects and/or the use of contaminated coolants, diesel emission fluid, fuels, fluids, lubricants or refrigerants, and the resultant rust, corrosion or consequential damage, sludge or restricted oil flow;

B. Misuse, alteration, abuse, negligence, or lack of proper maintenance or breakdowns caused by improper servicing or improper repairs, insufficient coolants or lubricants, rust and/or corrosion;

SAMPLE

What is Not Covered

C. A non-covered part;

D. The direct result of modifications which do not meet factory specifications including electronic or software modifications, except for parts that fall under the Lift Kit/Leveling Kit program benefit;

E. Ingestion of water through the engine air intake system;

F. Using your vehicle as a stationary power source;

G. Non-factory software including virus, malware, spyware.

Transfer of Contract

You may transfer the remaining **contract** coverage to the next individual purchaser of the **vehicle**. The **contract** must be transferred within 30 days of **vehicle** ownership transfer, or the **contract** will no longer be in force. The **contract** may not be transferred to a dealer or broker. This **contract** may not be transferred to another **vehicle**.

In order to transfer **your contract, you** must provide **us** with the following:

1. A copy of the documentation evidencing change of ownership and **vehicle** mileage at time of transfer;
2. A completed transfer form. To obtain a transfer form, please call Customer Service at (888) 835-5063, or e-mail usu.fi.customerservice@zurichna.com;
3. A check made payable to Universal Underwriters Service Corporation in the amount of $50.

Mail the aforementioned items to UUSC, P.O. Box 7922, Shawnee Mission, KS. 66207. The new owner will retain copies of service records and receipts, evidencing the performed maintenance required by the terms of this **contract**.

Cancellation of Contract

1. **Cancellation by You: You** may cancel **your contract** at any time by providing written notice of cancellation to the **seller** or **us. Your** signed cancellation notice must specify **your vehicle** identification number (VIN), the reason for cancellation, effective date of cancellation and the current odometer reading on the cancellation effective date. When financing is provided for **your contract**, **you** must provide the Lienholder's contact information and **your** account number or evidence the Lienholder has been paid in full. The refund will be issued to the Lienholder unless evidence of payoff is provided. The cancellation effective date may not be more than 90 days prior to the receipt of the cancellation notice. If **you** cancel **your contract**, any refund owed will be paid or credited no more than 30 days from the date **we** or the **seller** receives notice of the request.
2. **Cancellation by Us: We** may only cancel **your contract** for fraud, material misrepresentations or for non-payment of the **contract** Purchase Price. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.
3. **Cancellation by Lienholder: Your** Lienholder may cancel **your contract** in the event **your vehicle** is a total loss or is repossessed. If **your** Lienholder cancels **your contract**, any refund owed will be paid or credited no more than 30 days from the date **we** or the **seller** receives notice of the request.
4. **Cancellation Refund:** The following applies whether the **contract** is canceled by **you**, the Lienholder, or **us**. If **your contract** is canceled, a portion of the **contract** Purchase Price will be refunded to **you** or a party authorized by **you**. If cancellation is within 60 days of the **contract** Date of Sale and **you** have not incurred a claim, **you** will receive a full refund of the **contract** Purchase Price. No cancellation fee will apply during the first 60 days. If cancellation is after 60 days of the **contract** Date of Sale or **you** have incurred a claim, **you** will receive a pro rata refund of the **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** After 60 days, a $50 cancellation fee will apply. No cancellation fee will apply if this **contract** is canceled by **us.** If canceled, **your contract** may not be repurchased or coverage reinstated on **your vehicle**.

   If **your contract** was funded using a Payment Plan Provider, cancellation refunds for **contracts** that have not been completely paid for at the time of the cancellation may be fully or partially paid to the Payment Plan Provider or other party responsible for collecting payment on **your contract** as listed on the first page of this **contract.**

Important Items

Addresses and Phone Numbers: You may contact **us** with questions, to submit a cancellation notice, request transfer of **contract,** or for help in filing a claim:

Customer Service - PO Box 7922, Shawnee Mission, KS 66207, (888) 835-5063, usu.fi.customer.service@zurichna.com
Claims - PO Box 7943, Shawnee Mission, KS 66207, (800) 643-9059

Insurance Company Obligation: This **contract** is insured under a service contract reimbursement insurance policy issued by Universal Underwriters Insurance Company, 7045 College Boulevard, Overland Park, KS 66211, (800) 515-5988. In the event **your** claim is not paid or the requested performance is not made within 60 days, **you** may file a claim directly with Universal Underwriters Insurance Company. In the event **your** cancellation refund is not paid within 60 days, **you** may submit the cancellation refund request directly to Universal Underwriters Insurance Company. In the event **we** become insolvent or financially impaired, **you** may file a claim or submit a cancellation request directly with Universal Underwriters Insurance Company.

Limit of Liability: The total of all benefits paid or payable for each repair visit is limited to the actual cash value of **your vehicle** immediately preceding the breakdown, or the cost of repair based upon national labor and parts manuals, less **deductible**, if applicable. Actual cash value is determined by Kelley Blue Book®, National Auto Dealer Association Guide or other nationally recognized source, based upon region. The total of all benefits paid or payable during the **term** of this **contract** shall not exceed the purchase price paid for **your vehicle**.

Renewal: Your contract is nonrenewable.

Subrogation: In the event coverage is provided under this **contract, we** shall be subrogated to the rights **you** may have to recover against any person or organization arising out of any safety defect or mechanical breakdown, as well as out of any order, judgment, consent decree or other settlement; and **you** shall execute and deliver instruments and papers and do whatever is necessary to secure such rights. **You** shall do nothing to prejudice those rights. Further, after **you** have been fully indemnified for any loss sustained under the terms of this **contract**, all amounts recovered by **you** for which **you** have received benefits under this **contract** shall belong to, and be paid to **us** up to the amount of benefits paid under this **contract**.

Terms of Contract Conformed to Statute: Terms of this **contract** which are in conflict with the statutes of the state in which this **contract** was signed are hereby amended to conform to the minimum standards of those statutes.

SAMPLE

State Changes

The following **State Changes** apply to **your contract**:

Alabama:

Cancellation of Contract item 2. is amended to include: Prior notice is not required for non-payment of **contract** Purchase Price or a material misrepresentation by **you** to **us** relating to this **contract**.

Cancellation of Contract item 4. the following is changed: After 60 days, a $25 cancellation fee will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

Alaska:

Claim Procedure / Pre-Authorization section 5 is deleted and replaced with the following: Obtain or instruct the repair facility to obtain a repair authorization number from **us** before any repair is made. A repair authorization can be obtained from **us** by calling toll free at (800) 643-9059. Should an emergency occur which requires **a covered failure** repair be made at a time when **our** office is closed, **you** must call as soon as possible to determine if such repair will be covered by the **contract.** If covered, **you** will be eligible for reimbursement on covered repairs provided **you** follow all other procedures outlined in this section. No claim will be denied for timeliness unless the late reporting prejudices the Obligor.

What is Not Covered item **1. E.** is deleted and replaced with: **Repairs or replacements covered by any insurance policy, repairer's/supplier's guarantee, or manufacturer's or seller's warranty, even if coverage is revoked or denied for any reason, including manufacturer insolvency;**

What is Not Covered item **1. H.** is deleted and replaced with: **A covered failure which does not occur during or is not reported to us within the term of your contract unless expiration of contract falls on a holiday or weekend, then as soon as possible is acceptable. No claim will be denied for timeliness unless the late reporting prejudices the Obligor;**

What is Not Covered item **1. I.** is deleted and replaced with: **If it is determined that the Vehicle's odometer has ceased to operate, been altered, tampered with, or misrepresented in any way that materially affects the vehicle's actual mileage, coverage under this contract is no longer enforceable. In such event, this contract shall be canceled in accordance with the cancellation provisions set forth in the Cancellation of Contract section;**

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for: a) non-payment of the **contract** Purchase Price; b) **you** are convicted of a crime having as one of its necessary elements an act increasing a hazard covered by this **contract**; c) discovery of fraud or material misrepresentation made by **you** or **your** representative in obtaining this **contract** or in pursuing a claim under this **contract**; d) discovery of a grossly negligent act or omission by **you** that substantially increases the hazards covered this **contract**; e) physical changes in the **vehicle** covered by this **contract** that result in the **vehicle** becoming ineligible for coverage under this **contract**; or f) a substantial breach of duties by **you** related to the covered **vehicle**. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to the effective date of cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for the cancellation. Prior notice is not required for the reasons stated in items a) or c) of this subsection. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation. A penalty of 10% of the unearned **contract** Purchase Price per month shall be added to a refund that is not paid or credited within 45 days after **we** cancel.

Cancellation of Contract item 4. the following is changed: After 60 days, a $50 cancellation fee or 7.5% of the unearned **contract** Purchase Price, whichever is less, will apply. A penalty of 10% of the unearned **contract** Purchase Price per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**.

Insurance Company Obligation is replaced in its entirety**:** This **contract** is insured under a service contract reimbursement insurance policy issued by Universal Underwriters Insurance Company, 7045 College Boulevard, Overland Park, KS 66211, (800) 515-5988. In the event **your** claim is not paid or the requested performance is not made within 30 days, **you** may file a claim directly with Universal Underwriters Insurance Company. In the event **your** cancellation refund is not paid within 30 days, **you** may submit the cancellation refund request directly to Universal Underwriters Insurance Company. In the event **we** become insolvent or financially impaired, **you** may file a claim or submit a cancellation request directly with Universal Underwriters Insurance Company.

Important Items is amended to include: **Appraisal:** If **You** and the **Administrator/Obligor** fail to agree on the amount of a covered first party loss, either may make written demand upon the other to submit the dispute for appraisal. Within ten (10) days of the written demand, each party must notify the other of the appraiser each has selected. The two appraisers will promptly choose a competent and impartial umpire. Not later than fifteen (15) days after the umpire has been chosen, unless the time period is extended by the umpire, each appraiser will separately state, in writing, the amount of the loss. If the appraisers submit a written report of **Contract** on the amount of the loss, the agreed amount will be binding. If the appraisers fail to agree, the appraisers will promptly submit their differences to the umpire. A decision agreed to by one of the appraisers and the umpire will be binding. All expenses and fees, not including counsel or adjuster fees, incurred because of the appraisal shall be paid, as determined by the umpire. Except as specifically provided, nothing in this section is intended to or shall in any manner limit or restrict **Your** rights or the rights of the **Administrator/Obligor.**

Arizona:

What is Not Covered item **3. B.** is replaced with: **Misuse, alteration, abuse, negligence, or lack of proper maintenance or breakdowns caused by improper servicing or improper repairs, insufficient coolants or lubricants, rust and/or corrosion, while owned by You;**

Cancellation of Contract item 2. is replaced with: **We** may not cancel this **contract** except for: fraud and material misrepresentations when committed by **you**, or for non-payment of any portion of the **contract** Purchase Price. Providing an inaccurate odometer reading and/or stating that **your vehicle** is in good running condition when a pre-existing condition is known to exist on the **contract** Date of Sale shall be deemed a material misrepresentation by **you** to **us,** and will serve as grounds for **us** to cancel **your contract.** **We** or **our** representatives may not cancel or void this **contract** for reasons which are within the knowledge and/or control of **us** or the **seller** including, but not limited to: 1) the odometer has been tampered with prior to purchase; 2) misrepresentation by **us** or the **seller**; 3) acts or omissions by **us,** the **seller** or subcontractors for their failure to provide correct information or their failure to perform the services or repairs provided in a timely, competent and workmanlike manner. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. the following is changed: **Your** cancellation fee is $50 or 10% of the **contract** Purchase Price, whichever is less.

California:

The following definitions are replaced:
Covered Failure: The failure of a covered part because of an operational or structural failure due to a defect in materials or workmanship by the manufacturer which renders the covered part incapable of performing the function for which it was designed. It also includes the failure of a covered part due to a gradual reduction in operating performance as a result of normal wear and tear.

We/Us/Our refers to UUSC Service Company, license number 0C17302.

Comprehensive Coverage is replaced with the following**:**

In the event of a **covered failure**, **we** will repair or replace all covered part(s) of **your vehicle** except those listed under the **What is Not Covered** section of this **contract**, or **we** will pay an authorized repair facility reasonable and customary charges to do so. Payment or reimbursement **will not to exceed manufacturer's suggested retail price for covered parts, and specific labor times published in Motor, Chilton, Mitchell or the manufacturer's warranty labor time standards,** subject to the **deductible** and the other provisions of this **contract**. Reimbursement may be made directly to **you** for an authorized claim. **Replacements will be made with parts of like kind and quality (including any new, re-manufactured, exchanged, or serviceable used components or parts at our option).**
This includes coverage for the Hybrid/EV Battery Pack originally installed by the manufacturer on your vehicle. Hybrid/EV Battery Pack replacement will follow the manufacturer's allowable capacity guidelines in determining the repair or replacement of the Hybrid/EV Battery Pack.

Additional Program Benefits, the following items are replaced:

SAMPLE

Lift Kit/Leveling Kit, paragraph 1**: We** will pay for a **covered failure** to **your vehicle** when **your vehicle** is equipped with a lift kit not to exceed 6 inches. If the lift kit includes oversize wheels and/or tires, the **tire size may not exceed 35 inches. The lift kit itself, all of its assembly and any aftermarket and/or manufacturer or seller installed lift kit accessories and/or equipment are not covered.**

Rental Car/Alternate Transportation Reimbursement: If a covered failure under this contract causes your vehicle to become inoperable, we will reimburse you for the expense actually incurred during the repair for the rental of a substitute vehicle through a licensed rental agency or an alternate form of transportation such as Uber or Lyft. Reimbursement shall not exceed $40 per day for a maximum of 10 days or until your vehicle is repaired, whichever occurs first. Valid receipts will be required for reimbursement.

Towing and Emergency Roadside Service: If a covered failure under this contract causes your vehicle to become inoperable and your vehicle is in need of emergency roadside service, you must call the 24-hour toll free number at (800) 831-6870 for service. The following benefits are subject to a maximum benefit of $100 per occurrence: towing, jump starts, transport to the nearest charging station or on-site battery charging if your electric vehicle is inoperable due to loss of charge, flat tire changes (using your inflated spare), delivery of an emergency supply of fuel, lubricants, oil, fluid or coolant, lockout service (key cutting is not included). Any towing, transport or emergency roadside service not initiated through the 24-hour toll free number at (800) 831-6870 is limited to a maximum benefit of $50 per occurrence, and valid receipts will be required for reimbursement.

Trip Interruption Reimbursement: If a covered failure under this contract causes your vehicle to become inoperable and you are required to remain overnight while repairs are completed more than 100 miles from your home, we will reimburse you for restaurant and hotel/motel expenses actually incurred during the period repairs are being made. The allowance for meals and lodging is $250 per day for a maximum of 3 days or the period of time that it took to repair your vehicle, whichever is less, not to exceed $750 for each covered repair visit. The date of the covered failure is considered the first day of the 3 day period. Valid receipts for meals and lodging and a copy of the corresponding repair order will be required for reimbursement.

Your Vehicle Maintenance Requirements is replaced with: Maintenance expenses are your responsibility. Whenever possible, it is recommended you return to the seller for maintenance services. In order to maintain valid contract coverage, you must have your vehicle checked and serviced in accordance with the manufacturer's recommendations, as outlined in your vehicle's Owner's Manual. You must retain all copies of verifiable receipts and repair orders for maintenance services. These copies must indicate customer name, repair order number and date, vehicle identification number, odometer reading at time of service and a complete description of the service performed including required parts and materials. You may be required to provide evidence of all maintenance services. Coverage will not be denied based solely on your failure to provide maintenance/service records to our satisfaction.

What is Not Covered is amended to include: 1.S. Any pre-existing condition will not be covered by this contract.

Claim Procedure / Pre-Authorization is replaced with:

1. **Use reasonable means to protect your vehicle from further damage in order to prevent additional expenses, repairs or complete denial of the claim. You will be responsible to pay any such additional expenses;**
2. **Return your vehicle to the seller. If this is not possible and you need assistance, call us toll free at (800) 643-9059;**
3. **Authorize any charges necessary to determine the cause of failure including disassembly and diagnostic charges. You will be required to pay the expense of the disassembly and diagnosis if the failed component is not covered by your contract;**
4. **Permit an independent inspection before repairs are completed if we request an inspection;**
5. **Obtain or instruct the repair facility to obtain a repair authorization number from us before any repair is made. A repair authorization can be obtained from us by calling toll free at (800) 643-9059. Should an emergency occur which requires a covered failure repair be made at a time when our office is closed, you must call us no later than the next business day to determine if such repair will be covered by the contract. If covered, you will be eligible for reimbursement on covered repairs provided you follow all other procedures outlined in this section;**
6. **Submit or have the repair facility submit to us the invoice/repair order exhibiting the authorized repair has been completed;**
7. **Pay deductible, if applicable, and any non-covered expenses.**

Cancellation of Contract is replaced with:

1. **Cancellation by You: You** may cancel **your contract** at any time by providing written notice of cancellation to the **seller** or **us. You** may cancel this **contract** at any time or if the **vehicle** is sold, lost, stolen, or destroyed. **Your** signed cancellation notice must specify **your vehicle** identification number (VIN), the effective date of cancellation and the current odometer reading on the cancellation effective date. When financing is provided for **your contract**, **you** must provide the Lienholder's contact information and **your** account number or evidence the Lienholder has been paid in full. The refund will be issued to the Lienholder unless evidence of payoff is provided. The cancellation effective date may not be more than 90 days prior to the receipt of the cancellation notice. If **you** cancel **your contract**, any refund owed will be paid or credited no more than 30 days from the date **we** or the **seller** receives notice of the request.
2. **Cancellation by Us: We** may only cancel **your contract** for fraud, material misrepresentations or for non-payment of the **contract** Purchase Price. If **we** cancel within the first 60 days of the **contract** Date of Sale, and **you** have not incurred a claim, **we** will provide a full refund of the **contract** Purchase Price. Notice of cancellation will be mailed to **your** last known address contained in **our** records and will be postmarked before the 61st day after the **contract** Date of Sale. The notice shall state the effective date of the cancellation and the specific grounds for cancellation. If **we** cancel after 60 days of **contract** Date of Sale, or **you** have incurred a claim, **you** will receive a pro rata refund of the **contract** Purchase Price. A pro rata refund is based on the lesser of days or miles remaining of the **contract term. We** will mail a written notice to **you** at **your** last known address contained in **our** records. The notice shall state the effective date of the cancellation and the specific grounds for cancellation. If **we** cancel **your contract** no cancellation fee will apply. Any refund owed will be paid or credited within 30 days from the effective date of cancellation. The **contract** will cease to be valid no less than 5 days after the postmark date of the notice.
3. **Cancellation Refund:** If **you** cancel **your contract**, a portion of the **contract** Purchase Price will be refunded to **you** or a party authorized by **you**. **You** will receive a full refund if cancellation is within 60 days of the **contract** Date of Sale and **you** have not incurred a claim. **You** will receive a pro rata refund if cancellation is after 60 days of the **contract** Date of Sale, or **you** have incurred a claim. A pro rata refund is based on the lesser of days or miles remaining of the **contract term.** No cancellation fee will apply during the first 60 days. After 60 days, a $25 cancellation fee or 10% of the unearned pro rata **contract** Purchase Price, whichever is less, will apply. Should the cancellation fee exceed the refund amount, no refund is due to **you**.

   If this **contract** was financed, any refund due under this **contract** will be made payable to the Lienholder unless **you** provide **us** with written documentation from the Lienholder stating that the Finance Agreement has been paid in full. Cancellation refunds for **contracts** that have not been completely paid for at the time of the cancellation may be fully or partially paid to **you**, a party authorized by **you**, or the Lienholder, or both.

We will cover claims reported prior to the effective date of cancellation if the claim is reported according to the guidelines within this **contract**. A claim is deemed reported by **you** when **you** have contacted **us** or the **seller** and advised of the claim as indicated in the Claim Procedure / Pre-Authorization section. If canceled, **your contract** may not be repurchased or coverage reinstated on **your vehicle**.

Important Items, Limit of Liability is replaced with: **The total of all benefits paid or payable for each repair visit is limited to the actual cash value of your vehicle immediately preceding the breakdown, or the cost of repair based upon national labor and parts manuals, less deductible, if applicable. Actual cash value is determined by Kelley Blue Book®, National Auto Dealer Association Guide or other nationally recognized source retail value, based upon region. The total of all benefits paid or payable during the term of this contract shall not exceed the purchase price paid for your vehicle**.

Important Items, Subrogation is replaced with: **In the event coverage is provided under this contract, we shall be subrogated to the rights you may have to recover against any person or organization.**

Important Items the following is added: **Performance to you under this contract is guaranteed by a California approved insurance company. You may file a claim with this insurance company if any promise made in the contract has been denied or has not been honored within 60 days after your request. The name and address of the insurance company is: Universal Underwriters Insurance Company, 7045 College Boulevard, Overland Park, KS 66211. If you are not satisfied with the insurance company's response, you may contact the California Department of Insurance at (800) 927-4357 or access the department's Internet Web site (www.insurance.ca.gov).**

Colorado:

This **contract** is insured by Universal Underwriters Insurance Company by policy number 18-1 issued to Universal Underwriters Service Corporation.

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Connecticut:

Term is amended to include: If **you** incur a **covered failure** prior to the expiration of **your contract** and if the **contract** is for less than 12 months, the **contract** will be extended while **your vehicle** is being repaired.

Cancellation of Contract item 1. is amended to include: **You** have the right to cancel **your contract** if **you** return the **vehicle** or if the **vehicle** is sold, lost, stolen or destroyed.

Important Items is amended to include: **Resolution of Disputes:** Every reasonable effort will be made to resolve disputes over the terms of this **contract**. In the event that **we** cannot reach agreement, **you** may file a formal written complaint with the Consumer Affairs Division of the Insurance Department. The complaint shall contain a short and plain description of the nature of the dispute, including a description of any attempts made to resolve the dispute and the results of such attempts. **Your** complaint must state the purchase or lease price of the covered **vehicle**, the cost of repair of the item and include a copy of **your contract**. The complaint shall be mailed to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, ATTN: Consumer Affairs

District of Columbia:

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for fraud, material misrepresentations, substantial breach of duties by **you** relating to the **vehicle** or its use, or for non-payment of the **contract** Purchase Price. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to the effective date of cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Prior notice is not required if the reason for cancellation is non-payment of the **contract** Purchase Price, a material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to the **vehicle** or its use. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. the following is changed: After 60 days, a $50 cancellation fee or 10% of the **contract** Purchase Price, whichever is less, will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us.**

Florida:

We/Us/Our refers to Vehicle Dealer Solutions, Inc., license number 60132.

Transfer of Contract is replaced in its entirety: You have the right to transfer this contract.

You may transfer the remaining contract coverage to the next individual purchaser of the vehicle. The contract must be transferred within 30 days of vehicle ownership transfer or the contract will no longer be in force. The contract may not be transferred to a dealer or broker. This contract may not be transferred to another vehicle.

In order to transfer your contract, you must provide us with the following:

1. **A copy of the documentation evidencing change of ownership and vehicle mileage at time of transfer;**
2. **A completed transfer form. To obtain a transfer form, please call Customer Service at (888) 835-5063, or e-mail: usu.fi.customerservice@zurichna.com;**
3. **A check made payable to Vehicle Dealer Solutions in the amount of $40.**

Mail the aforementioned items to UUSC, P.O. Box 7922, Shawnee Mission, KS. 66207. The new owner will retain copies of service records and receipts, evidencing the performed service required by the terms of this contract.

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for fraud, material misrepresentations or for non-payment of the **contract** Purchase Price. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. If the **contract** is canceled by **us** within 60 days of the **contract** Date of Sale, the amount of the refund will be 100% **contract** Purchase Price. If **we** cancel after 60 days of the **contract** Date of Sale, **we** will refund 100% of the unearned pro rata **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** No cancellation fee will apply if this **contract** is canceled by **us.** The notice of cancellation will be mailed by certified mail. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. is replaced with: The following applies whether the **contract** is canceled by **you** or the Lienholder. If **your contract** is canceled, a portion of the **contract** Purchase Price will be refunded to **you** or a party authorized by **you**. If cancellation is within 60 days of the **contract** Date of Sale, **you** will receive a full refund of the **contract** Purchase Price whether or not **you** have incurred a claim. No cancellation fee will apply during the first 60 days. If cancellation is after 60 days of the **contract** Date of Sale, **you** will receive a pro rata refund of the **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** After 60 days, a $50 cancellation fee or 10% of the unearned pro rata **contract** Purchase Price**,** whichever is less, will apply. If canceled, **your contract** may not be repurchased or coverage reinstated on **your vehicle**.

If **your contract** was funded using a Payment Plan Provider, cancellation refunds for **contracts** that have not been completely paid for at the time of the cancellation may be fully or partially paid to the Payment Plan Provider or other party responsible for collecting payment on **your contract** as listed on the first page of this **contract.**

Notice to Consumer: DISCLOSURE: The rate charged for this contract is not subject to the regulation by the Office of Insurance Regulation of the Financial Services Commission of the State of Florida.

Georgia:

What is Not Covered item **1. F.** is replaced with: **Repairs, replacements or alterations made by you or with your knowledge without prior authorization or without following the required claim procedure;**

What is Not Covered item **1. G.** is replaced with: **Repair or replacement of any part due to a condition that existed prior to the purchase of your contract that was known to you;**

What is Not Covered item **3. A.** is replaced with: **Collision or impact, including collision caused by any autonomous or any assistive driver system failures or misuse, fire, theft or attempted theft, freezing, vandalism, malicious mischief, riot, civil commotion, explosion, lightning, water, flood, falling missiles or objects, or contributed to by foreign objects and/or the use of contaminated coolants, diesel emission fluid, fuels, fluids, lubricants or refrigerants, and the resultant rust, corrosion or consequential damage, or restricted oil flow;**

What is Not Covered item 3. D. is replaced with: The direct result of modifications made by you or with your knowledge which do not meet factory specifications including electronic or software modifications, except for parts that fall under the Lift Kit/Leveling Kit program benefit;

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for fraud, material misrepresentations or for nonpayment of the **contract** Purchase Price. If **we** cancel within 60 days of the **contract** Date of Sale, **you** will receive a full refund of the **contract** Purchase Price. If cancellation is after 60 days of the **contract** Date of Sale, **you** will receive a refund/credit of 100% of the unearned pro rata **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** If **we** cancel, **we** will mail a written notice to **you** at **your** last known address contained in **our** records no less than 30 days in advance of the cancellation. The notice shall state the effective date of the cancellation and the reason for cancellation. If **we** cancel **your contract** no cancellation fee will apply. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. is replaced with: The following applies whether the **contract** is canceled by **you** or the Lienholder. If **your contract** is canceled, a portion of the **contract** Purchase Price will be refunded to **you** or a party authorized by **you**. If cancellation is within 60 days of the **contract** Date of Sale, **you** will receive a full refund of the **contract** Purchase Price. No cancellation fee will apply during the first 60 days. If cancellation is after 60 days of the **contract** Date of Sale, **you** will receive 100% of the unearned pro rata **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** After 60 days, a $50 cancellation fee or 10% of the unearned pro-rata **contract** Purchase Price, whichever is less, will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us.** If canceled, **your contract** may not be repurchased or coverage reinstated on **your vehicle**.

If **your contract** was funded using a Payment Plan Provider, cancellation refunds for **contracts** that have not been completely paid for at the time of the cancellation may be fully or partially paid to the Payment Plan Provider or other party responsible for collecting payment on **your contract** as listed on the first page of this **contract.**

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Hawaii:

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for non-payment of **contract** Purchase Price, a material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to **your vehicle** or its use. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for the cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. is amended to include: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us.**

Idaho:

Important Items is amended to include: Coverage afforded under this **contract** is not guaranteed by the Idaho Guaranty Association.

Illinois:

Cancellation of Contract item 4. the following is changed: After 60 days, a $50 cancellation fee or 10% of the **contract** Purchase Price**,** whichever is less, will apply.

Indiana:

Important Items is amended to include: Proof of payment for this **contract** to **us** constitutes proof of payment to Universal Underwriters Insurance Company for this **contract.**

Important Items is amended to include: **"This service contract is not insurance and is not subject to Indiana insurance law."**

Iowa:

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for non-payment of **contract** Purchase Price, a material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to **your vehicle** or its use. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for the cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. the following is changed: After 60 days, a $50 cancellation fee or 10% of the **contract** Purchase Price, whichever is less, will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by **us.**

Important Items is amended to include: **Your** signature in the Acknowledgment section on the front page of this **contract** is confirmation that **you** understand, acknowledge and authorize that repairs of covered mechanical failures can be made with parts of like kind and quality (including any new, re-manufactured, exchanged, or serviceable used components or parts) at **our** option, as previously stated in the Coverage section of this **contract**.

FOR IOWA RESIDENTS ONLY: Should **you** have questions or problems with this **contract, you** may contact the Iowa Insurance Division, "Attention: Commissioner of Insurance", 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315-1000.

Louisiana:

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for non-payment of **contract** Purchase Price, a material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to **your vehicle** or its use. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for the cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. is amended to include: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us.**

Important Items is amended to include: This **contract** is not an insurance contract. This motor vehicle service **contract** is not regulated by the Department of Insurance. Any concerns or complaints regarding this **contract** may be directed to the Louisiana Attorney General.

Maine:

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for fraud, material misrepresentations or for non-payment of the **contract** Purchase Price. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. is replaced with: The following applies whether the **contract** is canceled by **you**, the Lienholder, or **us**. If **your contract** is canceled, a portion of the **contract** Purchase Price will be refunded to **you** or a party authorized by **you**. If cancellation is within 60 days of the **contract** Date of Sale and **you** have not incurred a claim, **you** will receive a full refund of the **contract** Purchase Price any sales tax refund required pursuant to state law. No cancellation fee will apply during the first 60 days. If cancellation is after 60 days of the **contract** Date of Sale, or **you** have incurred a claim, **you** will receive a pro rata refund of the **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** After 60 days, a $50 cancellation fee or 10% of the **contract** Purchase Price, whichever is less, will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us**. No cancellation fee will apply if this **contract** is canceled by **us.** If canceled, **your contract** may not be repurchased or coverage reinstated on **your vehicle**.

If **your contract** was funded using a Payment Plan Provider, cancellation refunds for **contracts** that have not been completely paid for at the time of the cancellation may be fully or partially paid to the Payment Plan Provider or other party responsible for collecting payment on **your contract** as listed on the first page of this **contract.**

Maryland:

Term is amended to include: If **we** fail to perform **our** duties under this **contract**, the **contract term** shall be extended for the period until performance has been satisfactorily completed in accordance with the terms of this **contract.**

Cancellation of Contract item 4. is amended to include: If **we** do not pay or credit any refund owed within 45 days after **you** cancel this **contract**, a penalty in the amount of 10% of the **contract** Purchase Price paid by **you** for each month the refund remains unpaid shall be added to the refund.

Important Items is amended to include: In the event of a dispute with the Provider/Obligor of this **contract**, **you** may contact the Provider/Obligor directly for a reasonable opportunity to informally settle the dispute per Maryland Commercial Law Article 14-407(a)(2).

Minnesota:

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for material misrepresentations, a substantial breach of duties by **you** relating to **your vehicle** or its use, or for non-payment of the **contract** Purchase Price. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.
Cancellation of Contract item 4. is amended to include: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us.**
Important Items is amended to include: **IMPORTANT**: If a separate express warranty is provided to **you** by the **seller** for no charge as required by Minnesota Statute 325. F.662, Sale of Used Motor Vehicles; some of the coverages under this service **contract** may not apply until the express warranty expires. See the express warranty and/or Minnesota Statute 325. F.662 for specific terms and conditions.

Mississippi:

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for material misrepresentations, a substantial breach of duties by **you** relating to **your vehicle** or its use, or for non-payment of the **contract** Purchase Price. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for

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cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract. item 4. the following is changed: After 60 days, a $50 cancellation fee or 10% of the **contract** Purchase Price, whichever is less, will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after the return of the **contract** to **us**.
Important Items is amended to include: This product is provided by an individual member company of Zurich in North America; it is not provided or sponsored by the manufacturer or distributor.

Missouri:

Cancellation of Contract item 4. is replaced with: The following applies whether the **contract** is canceled by **you**, the Lienholder, or **us**. If **your contract** is canceled, a portion of the **contract** Purchase Price will be refunded to **you** or a party authorized by **you**. If cancellation is within 60 days of the **contract** Date of Sale, **you** will receive a full refund of the **contract** Purchase Price. No cancellation fee will apply during the first 60 days. If cancellation is after 60 days of the **contract** Date of Sale, **you** will receive a pro rata refund of the **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** After 60 days, a $50 cancellation fee will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us.** If **you** cancel this **contract**, **we** will provide written confirmation notice within 45 days of the date of cancellation. No cancellation fee will apply if this **contract** is canceled by **us.** If canceled, **your contract** may not be repurchased or coverage reinstated on **your vehicle**.

If **your contract** was funded using a Payment Plan Provider, cancellation refunds for **contracts** that have not been completely paid for at the time of the cancellation may be fully or partially paid to the Payment Plan Provider or other party responsible for collecting payment on **your contract** as listed on the first page of this **contract.**

Nevada:

Coverage is amended to include: This **contract** provides coverage that is in excess over other applicable coverage by **any insurance policy, repairer's/ supplier's guarantee, service contract or manufacturer's or seller's warranty**.

What is Not Covered, 1. E. is deleted.

Transfer of Contract item 3. is replaced with: A check made payable to Universal Underwriters Service Corporation in the amount of $25.

Cancellation of Contract item 2. is replaced with: **We** may cancel this **contract** for any reason within the first 70 days of **our** receipt and provide a full refund of the **contract** Purchase Price. No service **contract** that has been in effect for at least 70 days may be canceled by **us** before the expiration of the **contract term** or 1 year after the Date of Sale of the **contract**, whichever occurs first, except on any of the following grounds: a) non-payment by **you** of the **contract** Purchase Price; b) **your** conviction of a crime which results in an increase in the service required under this **contract**; c) discovery of fraud or material misrepresentation by **you** in obtaining this **contract**, or in presenting a claim for service thereunder; d) discovery of: 1) an act or omission **you**; or 2) a violation by **you** of any condition of the service **contract**, which occurred after the Date of Sale of this **contract** and which substantially and materially increases the service required under this **contract**; or e) a material change in the nature or extent of the required service or repair which occurs after the Date of Sale of the service **contract** and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that this **contract** was issued or sold. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. **You** will receive a pro rata refund if **we** cancel after 70 days of the **contract** Date of Sale. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** If **we** cancel **your contract** no cancellation fee will apply. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. is replaced with: The following applies whether the **contract** is canceled by **you** or the Lienholder. If **your contract** is canceled, a portion of the **contract** Purchase Price will be refunded to **you** or a party authorized by **you**. If cancellation is within 60 days of the **contract** Date of Sale, **you** will receive a full refund of the **contract** Purchase Price, if **you** have not incurred a claim. No cancellation fee will apply during the first 60 days. If cancellation is after 60 days of the **contract** Date of Sale, or **you** have incurred a claim, **you** will receive a pro rata refund of the **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** After 60 days, a $25 cancellation fee will apply. A 10% penalty per each 30 day period or portion thereof shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us.** If canceled, **your contract** may not be repurchased or coverage reinstated on **your vehicle**.

If **your contract** was funded using a Payment Plan Provider, cancellation refunds for **contracts** that have not been completely paid for at the time of the cancellation may be fully or partially paid to the Payment Plan Provider or other party responsible for collecting payment on **your contract** as listed on the first page of this **contract.**

Important Information: If **you** are not satisfied with the manner in which the provider is handling the claim on **your contract**, **you** may contact the Commissioner at the Division of Insurance's toll-free telephone number: (888) 872-3234.

New Hampshire:

Cancellation of Contract item 4. the following is changed: After 60 days, **your** cancellation fee is $50 or 10% of the **contract** Purchase Price, whichever is less, will apply.

Important Items is amended to include: In the event **you** do not receive satisfaction under this **contract**, **you** may contact the New Hampshire Insurance Department, 21 S Fruit Street, Suite 14, Concord, NH 03301, phone (603) 271-2261.

New Jersey: VEH250GX-NJ (08/23)

Important Information: The following is added **- The product being offered is a service contract and is separate and distinct from any product or service warranty which may be provided by the manufacturer, importer, or seller.**

New Jersey:

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for non-payment of **contract** Purchase Price, a material misrepresentation or omission by **you** to **us**, or a substantial breach of duties by **you** relating to **your vehicle** or its use. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. is amended to include: A penalty of 10% the **contract** Purchase Price per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us.**

New Mexico:

Cancellation of Contract item 2. is replaced with: **We** may cancel this **contract** for any reason within the first 70 days of **our** receipt and provide a full refund of the **contract** Purchase Price. No service **contract** that has been in effect for at least 70 days may be canceled by **us** before the expiration of the **contract term** or one year after the Date of Sale of the **contract**, whichever occurs first, except when due to any of the following grounds: a) non-payment of the **contract** Purchase Price; b) **your** conviction of a crime that results in an increase in the service required under this **contract**; c) discovery of fraud or material misrepresentation by **you** in obtaining this **contract** or in presenting a claim for service thereunder; or d) discovery of either of the following if it occurred after the Date of Sale of this **contract** and substantially and materially increased the service required under this **contract**: 1) an act or omission by **you**; or 2) a violation by **you** of any condition of this **contract**. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. **You** will receive a pro rata refund if **we** cancel after 70 days of the **contract** Date of Sale. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** If **we** cancel **your contract** no cancellation fee will apply. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. is replaced with: If **your contract** is canceled, a portion of the **contract** Purchase Price will be refunded to **you** or a party authorized by **you**. If cancellation is within 60 days of the **contract** Date of Sale, **you** will receive a full refund of the **contract** Purchase Price. No cancellation fee will apply during the first 60 days. If cancellation is after 60 days of the **contract** Date of Sale, **you** will receive a pro rata refund of the **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** After 60 days, a $50 cancellation fee or 10% of the **contract** Purchase Price, whichever is less, will apply. A 10% penalty per each 30 day period or portion thereof shall be added to a refund that is not paid or credited within 60 days after notice of cancellation is received by **us.** If canceled, **your contract** may not be repurchased or coverage reinstated on

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your vehicle.

If **your contract** was funded using a Payment Plan Provider, cancellation refunds for **contracts** that have not been completely paid for at the time of the cancellation may be fully or partially paid to the Payment Plan Provider or other party responsible for collecting payment on **your contract** as listed on the first page of this **contract.**

Important Items is amended to include: The final **contract** Purchase Price will be determined prior to presentation to consumer for signature.

Important Items / Insurance Company Obligations. is replaced with: This **service contract** is insured by Universal Underwriters Insurance Company. If the **service contract** provider fails to pay **you** or otherwise provide **you** with the covered service within 60 days of **your** submission of a valid claim, **you** may submit **your** claim to Universal Underwriters Insurance Company at (800) 515-5988, 7045 College Boulevard, Overland Park, KS 66211.

If **you** have any concerns regarding the handling of **your** claim, **you** may contact the Office of Superintendent of Insurance at 1-855-427-5674.

New York:

We/Us/Our refers to UUSC Service Company.

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for non-payment of the **contract** Purchase Price, material misrepresentation, or a substantial breach of duties by **you** relating to the **vehicle** or its use. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. is amended to include: A 10% penalty per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by **us.**

North Carolina:

Cancellation of Contract item 2. is replaced with: **We** may only cancel this **contract** for non-payment of **contract** Purchase Price or for a direct violation of the **contract** by **you**, where the **contract** states that violation would subject the **contract** to cancellation. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. the following is changed: After 60 days, a $50 cancellation fee or 10% of the pro rata refund amount, whichever is less, will apply.

Oklahoma:

Definitions, We/Us/Our is amended to include: Oklahoma license number is 44197997.

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for fraud, material misrepresentations or for non-payment of the **contract** Purchase Price. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to the effective date of cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Prior notice is not required for non-payment of **contract** Purchase Price. If **we** cancel within 60 days of the **contract** Date of Sale, the amount of the refund will be 100% **contract** Purchase Price. If **we** cancel after 60 days of the **contract** Date of Sale the amount of the refund will be based on 100% of the unearned pro rata **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** No cancellation fee will apply if this **contract** is canceled by **us.** Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. is replaced with: The following applies whether the **contract** is canceled by **you** or the Lienholder. If **your contract** is canceled, a portion of the **contract** Purchase Price will be refunded to **you** or a party authorized by **you**. If cancellation is within 60 days of the **contract** Date of Sale and **you** have not incurred a claim, **you** will receive a full refund of the **contract** Purchase Price. No cancellation fee will apply during the first 60 days. If cancellation is after 60 days of the **contract** Date of Sale or **you** have incurred a claim, **you** will receive a pro rata refund of the **contract** Purchase Price. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** After 60 days, a $50 cancellation fee or 10% of the unearned pro rata **contract** Purchase Price, whichever is less, will apply. If canceled, **your contract** may not be repurchased or coverage reinstated on **your vehicle**.

If **your contract** was funded using a Payment Plan Provider, cancellation refunds for **contracts** that have not been completely paid for at the time of the cancellation may be fully or partially paid to the Payment Plan Provider or other party responsible for collecting payment on **your contract** as listed on the first page of this **contract.**

Important Items is amended to include: **Disclosure Statement:** This service warranty **contract** is not issued by the manufacturer or wholesale company marketing the product. This **contract** will not be honored by such manufacturer or wholesale company.

Important Items is amended to include: Coverage afforded under this **contract** is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma service warranty statutes do not apply to commercial use references in service warranty contracts.

Oregon:

Cancellation of Contract item 4. is amended to include: The obligor is responsible for **your** refund.

South Carolina:

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for non-payment of **contract** Purchase Price, a material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to **your vehicle** or its use. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. is amended to include: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us.**

Important Items is amended to include: In the event of a dispute with the provider of this **contract, you** may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Ste. 1000, Columbia, South Carolina 29201 or by phone at (800) 768-3467.

Texas:

Definitions, We/Us/Our is replaced with: Universal Underwriters Service Corporation, the provider, obligor, and administrator of this **contract.** License number 111.

Cancellation of Contract item 1. is amended to include: The right to cancel within this **contract** applies only the original Purchaser of the **contract** and is not transferable.

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for non-payment of the **contract** Purchase Price, fraud or material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to the **vehicle** or its use. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. is replaced with: The following applies whether the **contract** is canceled by **you**, the Lienholder, or **us**. If **your contract** is canceled, a portion of the **contract** Purchase Price will be refunded to **you** or a party authorized by **you**. **You** will receive a full refund if cancellation is within 30 days of the **contract** Date of Sale, whether or not **you** have incurred a claim. No cancellation fee will apply during the first 30 days **You** will receive a pro rata refund if cancellation is after 30 days of the **contract** Date of Sale. A pro rata refund is based on the lesser of unused days or unused miles remaining of the **contract term.** After 30 days, a $50 cancellation fee will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us.** No cancellation fee will apply if this **contract** is canceled by **us.** If canceled, **your contract** may not be repurchased or coverage reinstated on **your vehicle**.

If **your contract** was funded using a Payment Plan Provider, cancellation refunds for **contracts** that have not been completely paid for at the time of the cancellation may be fully or partially paid to the Payment Plan Provider or other party responsible for collecting payment on **your contract** as listed on the first

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page of this **contract.**

Important Items, Insurance Company Obligation is amended to include: **You** may apply for reimbursement directly to the insurer, Universal Underwriters Insurance Company, if a refund or credit is not paid before the **46th** day after the date on which the **contract** was returned. To contact Universal Underwriters Insurance Company, **you** may write to 7045 College Boulevard, Overland Park, Kansas 66211 or call toll free to (888) 835-5063.

Important Items is amended to include: **Other Information**: All unresolved complaints concerning **Us** or questions concerning the regulation of service contract providers and administrators may be addressed to the Texas Department of Licensing and Regulation, P. O. Box 12157, Austin, TX 78711, (800) 803-9202.

Utah:

ACKNOWLEDGMENT section, the first sentence is replaced with: **Purchase of this product is optional and is not required in order to finance, lease, or purchase a motor vehicle.**

Claim Procedure / Pre-Authorization, is amended to include: **Your** failure to notify **us** as required by the **contract** within the time specified does not invalidate **your** claim if **you** show **us** that it was not reasonably possible to notify **us** within the prescribed time and that notice was given to **us** as soon as reasonably possible.

Cancellation of Contract item 2. is replaced with: **We** may cancel **your contract** at any time if the **contract** Purchase Price is not paid when due by giving 10 days written notice by certified mail. If **your contract** has been in effect for less than 60 days, **we** may cancel by giving 10 days written notice by certified mail. If **your contract** has been in effect for 60 days or more, **we** may cancel only for one or more of the following reasons: The **contract** was obtained through material misrepresentation; there has been a substantial change in the risks assumed, unless **we** should have foreseen the change or contemplated the risk when entering into the **contract**; **you** have committed substantial breaches of **your** contractual duties, conditions or warranties. **We** will provide a written notice by certified mail to **you** at **your** last known address contained in **our** records at least 30 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Important Items is amended to include: Payment options for this **contract** include cash full payment at the time of sale or by including the price with the financing of **your vehicle**.

Important Items is amended to include: Coverage afforded under this **contract** is not guaranteed by the Property and Casualty Guaranty Association. This **contract** is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.

Virginia:

Important Information: If any promise made in the **contract** has been denied or has not been honored within 60 days after **your** request, **you** may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at www.vdacs.virginia.gov/food-extended-service-contract-providers.shtml to file a complaint.

Washington:

You must obtain repair authorization from us prior to repairing any covered component, unless there is a need for an emergency repair as outlined in the Claim Procedure / Pre-Authorization section of this contract.

Cancellation of Contract item 2. is amended to include: **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 21 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for the cancellation.

Cancellation of Contract item 4. the following is changed: After 60 days, a $25 cancellation fee will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 30 days after notice of cancellation is received by **us.**

Important Items, Insurance Company Obligation is amended to include: The service contract reimbursement insurance policy number is 64-2. **You** are not required to wait 60 days to file a claim for service or other benefit owed, **you** may file a claim directly with Universal Underwriters Insurance Company.

Important Items is amended to include: **Civil Actions:** The State of Washington is the jurisdiction of any civil action in connection with this **contract**.

Important Items is amended to include: **Implied Warranty of Merchantability: The Implied Warranty of Merchantability on the motor vehicle is not waived if this contract has been purchased within ninety (90) days of the purchase date of the motor vehicle from the service contract seller who also sold the motor vehicle covered by this contract.**

Important Items is amended to include: **Service of Suit: We** by law must designate the Commissioner of Insurance as the registered agent for service of process against **us** for any action, suit or proceedings within the State of Washington.

Important Items is amended to include: **You** shall be notified within 60 days of the **contract** Date of Sale if **your vehicle** is ineligible for the coverage selected and the **contract** has been rescinded. In that case, a full refund of the **contract** Purchase Price will be made. A valid claim occurring prior to a determination of ineligibility will be processed according to the provisions of this **contract**.

Wisconsin:

Cancellation of Contract item 1. is amended to include: **You** may cancel this **contract** in the event **your vehicle** is declared a total loss. The cancellation refund will be calculated as stated in item 4. of the **Cancellation of Contract** section. No cancellation fee will be charged.

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** non-payment of the **contract** Purchase Price, material misrepresentation by **you** to **us,** or substantial breach of duties by **you** relating to the **vehicle** or its use. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. the following is changed: After 60 days, a $50 cancellation fee or 10% of the **contract** Purchase Price, whichever is less, will apply. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us.**

Important Items, Subrogation is amended to include: **We** acknowledge that **you** must be fully indemnified prior to **us** making any recovery pursuant to these subrogation provisions.

Important Items is amended to include: **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.**

Wyoming:

Cancellation of Contract item 2. is replaced with: **We** may only cancel **your contract** for non-payment of **contract** Purchase Price, a material misrepresentation by **you** to **us**, or a substantial breach of duties by **you** relating to **your vehicle** or its use. **We** will mail a written notice to **you** at **your** last known address contained in **our** records at least 15 days prior to cancellation by **us**. The notice shall state the effective date of the cancellation and the reason for cancellation. Any refund owed will be paid or credited no more than 30 days from the effective date of cancellation.

Cancellation of Contract item 4. is amended to include: A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after notice of cancellation is received by **us.**

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