



OEM TECHNOLOGY

VEHICLE SERVICE CONTRACT

Contract Number:

THE PROTECTION PROVIDED IN THIS CONTRACT IS IN CONJUNCTION WITH THE MANUFACTURER'S WARRANTY.
CONTACT THE ADMINISTRATOR BEFORE PERFORMING ANY REPAIRS: 800-325-7484.

PURCHASER			SELLER	
Name:			Name:	
Address:			Address:	
City, State, ZIP:			City, State, ZIP:	
Phone Number:			Phone Number:	
Email Address:			PROVIDER: Vehicle Protection, Inc. or MBP Network, Inc.	
VEHICLE INFORMATION			CONTRACT INFORMATION	
VIN:			EXPIRES ON:	
Make:	Model:	Year:	Deductible at Selling Dealer: \$100.00	Deductible at Other Repair Facilities: \$100.00
Fuel Type:	No. of Cylinders:	Mileage at Time of Sale:	TERM LENGTH (Select One) <input type="checkbox"/> 5 years <input type="checkbox"/> 7 years <i>Coverage end 5 years or 7 years from the contract purchase date.</i>	
Vehicle Purchase Date:	Contact Purchase Date:		<i>Vehicle must still be covered under the original manufacturer's basic warranty at the time of the contract purchase.</i>	
Vehicle Purchase Price:	Contract Purchase Price:		LENDER:	

The purchase of the OEM Technology Vehicle Service Contract is not a requirement for the purchase, lease, or financing of a Covered VEHICLE. This CONTRACT is not an insurance contract. This is not an automobile liability or physical damage insurance policy.

I (PURCHASER), whose signature appears below, acknowledge that the information contained above is, to the best of my knowledge, true. I have read the terms and conditions listed within this CONTRACT and I understand and agree to all the provisions herein. The CONTRACT is between the PURCHASER and Vehicle Protection, Inc. /MBP Network, Inc. as PROVIDER identified below. *This document shall serve as a receipt for your purchase of the OEM Technology vehicle service CONTRACT.*

PURCHASER'S Signature	Selling Dealer's Representative Signature
Date	Date



Washington Residents Only: By initialing this box **You** acknowledge **You** have reviewed this **CONTRACT** with the Selling Dealer and understand the sections of this **CONTRACT** labeled: **TERMS AND CONDITIONS AND DEFINITIONS; PURCHASER'S DUTIES, OBLIGATIONS AND MAINTENANCE REQUIREMENTS; COVERED AND NON-COVERED ITEMS; EXCLUSIONS FROM COVERAGE; LIMIT OF LIABILITY; TRANSFER PROCEDURE; and CANCELLATION PROCEDURES.** The implied warranty of merchantability on the **VEHICLE** is not waived if this **CONTRACT** has been purchased within ninety (90) days of the sale date of the Covered **VEHICLE** from the Selling Dealer.

TERMS AND CONDITIONS AND DEFINITIONS

CONTRACT: This Vehicle Service Contract ("CONTRACT") is between the Provider ("PROVIDER") and the Purchaser ("PURCHASER") of the Vehicle ("VEHICLE"). This 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. The CONTRACT provides specific protection for the listed parts for the time as specified above. Subject to the terms and conditions of this CONTRACT, itemized herein, provisions for payment will be made to repair or replace, at reasonable COST for parts and labor, any of the parts listed in this CONTRACT as authorized by the ADMINISTRATOR, if required due to a MECHANICAL BREAKDOWN. The decision concerning procedure to repair or replace the listed parts shall be made at the discretion of the ADMINISTRATOR. **Replacement of parts may be with like kind and quality (i.e. new, remanufactured or pre-owned parts).** As a condition precedent to the obligations to provide for the payment of authorized repairs, the PURCHASER shall have complied with all terms and conditions of this CONTRACT.

COST: Repair costs that are recognized locally and/or nationally for a similar repair. The ADMINISTRATOR may use published parts and labor guides to establish COSTS.

ADMINISTRATOR: Mechanical Breakdown Protection, Inc. (MBPI) 250 NE Mulberry Lee's Summit, Missouri 64086, 800-325-7484.

PROVIDER: Vehicle Protection, Inc. 250 NE Mulberry, Lee's Summit, Missouri 64086, 800-325-7484. California Department of Insurance license # 0196336. For Florida, Louisiana, Oklahoma and Wyoming only, the ADMINISTRATOR/PROVIDER is MBP Network, Inc. (FL license # 01-43-1911735) located at 250 NE Mulberry, Lee's Summit, MO 64086, 800-325-7484.

INSURER: The PROVIDER'S performance under this CONTRACT is insured by a policy issued by Wesco Insurance Company, at 866-505-4048 or 59 Maiden Lane, 43rd Floor, New York, NY 10038. If a covered claim is not paid within sixty (60) days after a proof of loss has been filed, you may file a claim with Wesco Insurance Company at the address listed above.

MECHANICAL BREAKDOWN: a breakage or total failure of a listed part whereas the breakage/failure is the primary cause making that specific part incapable of performing the function for which it was designed and utilized. MECHANICAL BREAKDOWN does not provide for repair or replacement resulting from the failure of non-listed parts.

DEDUCTIBLE: In the event of a MECHANICAL BREAKDOWN of a listed part, repaired or replaced under the terms and conditions of this CONTRACT, the PURCHASER will be subject to pay the applicable DEDUCTIBLE as specified above per visit.

MANUFACTURER'S WARRANTY: In the event of a MECHANICAL BREAKDOWN of a listed part, whose repair or replacement is provided for under a Manufacturer's Warranty or Special Policy Program, payment will be provided for the required manufacturer's deductible, less the DEDUCTIBLE specified above.

This CONTRACT is inclusive of the manufacturer's warranty; it does not replace the manufacturer's warranty, but provides certain additional benefits during the term of the manufacturer's warranty. Losses covered by the manufacturer during the manufacturer's warranty period are not covered under this CONTRACT.

WHAT TO DO IN THE EVENT OF A MECHANICAL BREAKDOWN

PURCHASER

1. Return the VEHICLE to the selling dealer.
2. If the VEHICLE cannot be returned to the selling dealer, take the vehicle to the nearest franchise dealership or certified repair facility. If the ADMINISTRATOR is unable to obtain favorable conditions for the repair of covered failures at a particular repair facility, the ADMINISTRATOR reserves the right to prohibit the use of that facility for providing covered repairs. In any such case, at your request, the ADMINISTRATOR will assist you to identify alternative repair facilities that will provide you with favorable conditions for the repair of any covered failure.
3. Provide the dealer/repair facility with your CONTRACT and ensure that prior authorization is obtained from the ADMINISTRATOR. The ADMINISTRATOR reserves the right to require an inspection of Your Vehicle prior to repairs.
4. After the repair facility has obtained authorization for the repair, within 90 days, mail or fax necessary documentation to ADMINISTRATOR for authorized reimbursement.

REPAIR FACILITY

1. The repair facility must contact the ADMINISTRATOR at 800-325-7484 **before** working on the VEHICLE to verify coverage and obtain prior authorization.
2. Obtain the PURCHASER'S authorization for inspection and disassembly to determine the cause of the MECHANICAL BREAKDOWN.
3. Obtain a claim authorization number from the ADMINISTRATOR prior to any repairs.

Failure to follow the above procedures shall NULLIFY THE CLAIM, and COST incurred may not be recoverable.

If the purchaser relocates, has a claim while traveling, or requires assistance or additional information, call the ADMINISTRATOR.

PURCHASER'S DUTIES, OBLIGATIONS AND MAINTENANCE REQUIREMENTS

The PURCHASER acknowledges he/she has read, understands and accepts the terms and conditions of this CONTRACT, and has not relied upon the statements or promises of any person unless expressly stated in this CONTRACT. It is the PURCHASER'S responsibility to retain and have available upon request, all service records and/or receipts for proof of purchase for services and required materials.

COVERED AND NON-COVERED ITEMS

This CONTRACT will cover necessary repairs to your vehicle's parts detailed under "COVERED PARTS" but does not provide coverage for those items listed under "EXCLUSIONS FROM COVERAGE".

COVERED PARTS

The following OEM (Original Equipment Manufacturer) installed components:

- DVD Players;
- Audio Systems, including Radio/CD Players and Amplifiers;
- Video and Gaming Systems;
- Navigation Systems;
- Backup Camera Systems;
- Parking Sensors;
- Touch/Display Screens; and
- Bluetooth Components.

NOTE: *any part not specifically listed above is not covered.*

EXCLUSIONS FROM COVERAGE

1. Any vehicle not covered by the original manufacturer's basic warranty at the time of the contract purchase.
2. Any loss/expense occurring out of the repair and /or replacement of a listed part not authorized by the ADMINISTRATOR.
3. A MECHANICAL BREAKDOWN occurring to a VEHICLE operated outside the United States of America or Canada.
4. The cost for maintenance services and the parts required or any part not required in connection with the authorized repair or replacement of a listed part.
5. The cost of diagnostic inspection, disassembly and/or reassembly, if the inspection determines that the failure was not a MECHANICAL BREAKDOWN under the TERMS AND CONDITIONS of this CONTRACT.
6. A MECHANICAL BREAKDOWN of a listed part resulting from the PURCHASER'S refusal to previously perform reasonable repairs and/or maintenance services recommended by the repair facility or ADMINISTRATOR.
7. Excessive COST to repair or replace a listed part. Reasonable COST being: Manufacturer's suggested retail price on parts and labor hours (determined by a flat rate labor manual, e.g. Chilton) multiplied by the customary regional labor charge for the repair/replacement of a listed part.
8. Loss caused by a failure to properly operate or care for the VEHICLE (before or after a MECHANICAL BREAKDOWN occurs) including: negligence, damage, misuse or abuse.
9. For any MECHANICAL BREAKDOWN to a listed part resulting from contamination of rust, corrosion, foreign material, or damage from aftermarket installed or non-listed parts.
10. If there are modifications and/or alterations to the VEHICLE not recommended by the manufacturer done before or after the effective date of this contract, the VEHICLE does not qualify for coverage.
11. Loss or expense to the VEHICLE, when the odometer is inoperative or stopped, improper recorded calculation, tampered with or altered.
12. Repair or replacement of a listed part to correct conditions that existed prior to the inception date of this CONTRACT.
13. Repair/replacement of any part(s) while covered by any Manufacturer's Warranty, a repairer's guarantee or by an insurance policy, which shall be responsible for such repairs whether collectible or not.
14. Repair or replacement of any parts not supplied by the factory and/or does not meet or exceed factory specifications.

15. Collision or upset, breakage of glass, missile, falling objects, fire, theft, larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief, vandalism, riot or civil commotion, lightning, nuclear contamination, smoke, bodily injury or property damage arising or allegedly arising from a defect of a listed part.
16. **Ineligible Vehicles:** Any vehicle used for rental, shuttle, taxi, limousine service, delivery or hauling services, police, fire or emergency services or other public service vehicles, security services, oil field vehicles, cable or line installation/removal vehicles. Any vehicle equipped with dump bed, towing equipment, snow plow, cherry pickers, lifting or hoisting equipment (excluding handicap lifts), step van, high-cube van or box bodies. Any grey market vehicles, salvaged or branded title vehicle or vehicles where the manufacturer's warranty has been voided or rescinded. Vehicles sold by other dealers, lessors or private parties. Any diesel vehicle older than 1990. Any vehicle which has been mechanically modified from the original manufacturer's specification. All business and commercial use vehicles. Any vehicle manufactured as a cab or chassis or over one ton or over 13,000 lbs. GVWR. Vehicles equipped with more than 10 cylinder engines. Twin turbo equipped vehicles for models before 2009. Any GM vehicle with HT4100 engine. All limited production and/or exotic vehicles that are considered high performance, including, but not limited to, all models of Alfa Romeo, Daewoo, Jaguar, Peugeot, Porsche, Renault, Sterling, Yugo, Hummers, Land Rovers, Range Rovers, Saab, Tesla and Vipers. The Mercedes Maybach and the Mercedes 500 and 600 series and any Mercedes with more than 6 cylinders or with a diesel engine or with an AMG engine; the BMW 600, 700 and 800 series and the BMW Z3, 4, 8 and M series; the Ford GT; Shelby GT; the Ford Roush; the Mitsubishi 3000GT and VR4; the Acura NSX; the Honda FCX; the Volkswagen Phaeton; Chevrolet Corvette ZR1; Dodge Stealth; Dodge Challenger SRT Hellcat; Dodge Charger/Challenger/Dart with Scat Packages; Ram SRT-10 truck; Audi A8, R8 and S models; Cadillac CTS V. Rental vehicles; motor homes; RV's. Any vehicle not listed on the rate chart or listed as ineligible in the procedure manual.
17. **Consequential Damage:** defined as damage created to non-listed parts by a listed part.
18. **Removable components** such as Remote Controls, DVDs or CDs.

OTHER ITEMS OF IMPORTANCE

LIMIT OF LIABILITY

The total of all benefits paid or payable under this CONTRACT shall not exceed the price the PURCHASER paid for the VEHICLE (excluding taxes, license and fees). In no event will the liability for each MECHANICAL BREAKDOWN under this CONTRACT exceed the actual cash value of the VEHICLE (based on the current NADA trade-in value) at the time immediately preceding the MECHANICAL BREAKDOWN. The PROVIDER'S liability for incidental and consequential damages including, but not limited to, loss of use of specified VEHICLE or resulting inconvenience, loss of time, storage charges, lodging, other travel cost, income, maintenance, or from the breach of any implied warranties arising by law, is expressly excluded. The PROVIDER may direct termination of this CONTRACT, if the operation of the VEHICLE fails to comply with the terms and conditions of this CONTRACT.

TRANSFER PROCEDURE

This CONTRACT provides transfer benefits for the original PURCHASER and the specified VEHICLE only. The CONTRACT is transferable one time, subject to a fifty dollar (\$50.00) transfer fee, provided: **A) transfer is being made from original PURCHASER to a subsequent private owner (it may not be transferred to a dealer or the customer of a dealer); B) acceptable documentation that the VEHICLE was maintained in accordance with the "Maintenance Requirements" of this CONTRACT. Contact the ADMINISTRATOR at 800-325-7484 for instructions to receive this benefit. Submission must be completed within thirty (30) days of sale of VEHICLE.**

CANCELLATION PROCEDURES

To cancel: PURCHASER/LENDER (A) must contact the SELLER to complete and sign the written cancellation form; and (B) if repossessed, provide a letter from the LENDER containing repossession date. (C) SELLER will provide ADMINISTRATOR with the cancellation documents. (D) ADMINISTRATOR will calculate the refund. (E) SELLER will issue the check to the PURCHASER/LENDER. If the PURCHASER/LENDER is unable to contact the SELLER, contact the ADMINISTRATOR at 800-325-7484 for assistance.

This CONTRACT provides cancellation benefits for the original PURCHASER/LENDER/PROVIDER only. The PURCHASER/LENDER/PROVIDER may cancel this CONTRACT at any time, including when a loss of the CONTRACT occurs or when you sell the VEHICLE without transfer of this CONTRACT. For Missouri contracts, written notice to the PURCHASER will be mailed within fifteen (15) days of cancellation. In the event a request from the PURCHASER/LENDER/PROVIDER is made within sixty (60) days of purchase and no claims have been filed, a flat cancellation will be allowed. If the PURCHASER/LENDER/PROVIDER requests a cancellation after sixty (60) days or has filed a claim, the ADMINISTRATOR agrees to calculate and make available a pro-rata refund percentage figure based on time less any paid claims. The PROVIDER and SELLER agree to return their respective portions of the pro-rata refund. The LENDER will be the sole payee when the collateral has been repossessed or is a total loss and the lien is still active. In most cases, the SELLER will issue the final refund check to the PURCHASER/LENDER. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within thirty (30) days. All cancellations are subject to a fifty dollar (\$50.00) cancellation fee, except flat cancels.

OUR RIGHTS TO RECOVER FUNDS PAID ON YOUR BEHALF

If you have a right to recover any funds that we have paid under this CONTRACT, you hereby assign those rights to us. Your rights become our rights and you agree to do whatever is reasonably necessary to enable us to enforce those rights. We shall be entitled to retain only funds that reimburse our actual costs and only after you are fully compensated for your loss.

SUBROGATION CLAUSE

The PURCHASER hereby assigns to the ADMINISTRATOR all rights to proceed against any supplier, rebuilder, or manufacturer for the cost of any defective covered part or any consequential damages or costs paid by the ADMINISTRATOR arising from the defective covered part.

SPECIAL STATE REQUIREMENTS AND DISCLOSURES

This **CONTRACT** is amended to comply with the following requirements and disclosures for the selling dealer's state:

Alabama: The CANCELLATION PROCEDURES section is amended to include the following: All cancellations are subject to a twenty-five dollar (\$25) cancellation fee. The **PROVIDER** of the Service **CONTRACT** shall mail a written notice to the Service **CONTRACT Holder** at the last known address of the Service **CONTRACT Holder** contained in the records of the **PROVIDER** at least five (5) days prior to cancellation by the **PROVIDER**. Prior notice is not required if the reason for cancellation is nonpayment of the **PROVIDER** fee or a material misrepresentation by the Service **CONTRACT Holder** to the **PROVIDER** relating to the covered property or its use. The notice shall state the effective date of the cancellation and the reason for the cancellation.

Alaska: The CANCELLATION PROCEDURES section is amended to include the following: The **PROVIDER** will retain a cancellation fee of 7.5% of the unearned pro rata **CONTRACT** sale price, not to exceed twenty-five dollars (\$25); to be based on the days in force, as related to the **CONTRACT** term.

Arizona: The CANCELLATION PROCEDURES section is amended to include the following: **We** may not cancel or void this Service **CONTRACT** due to (1) **Our** acts or omissions in failing to provide correct information or to perform services or repairs in a timely, competent and workmanlike manner, (2) pre-existing conditions, (3) prior use or unlawful acts relating to the covered **VEHICLE**, (4) **Our** misrepresentation, (5) ineligibility of the **VEHICLE** for coverage under the program, (6) the odometer is inoperative, stopped, tampered with or altered and (7) modifications or alterations to the **VEHICLE** not recommended by the manufacturers. For purposes of the foregoing sentence, the words **We** and **Our** refer to the **Administrator Obligor** and all representatives, assignees and subcontractors of the **Administrator Obligor**. A twenty-five dollar (\$25) cancellation fee is applicable. Per Arizona Administrative Code R20-6-407(E)(2), no claim incurred or paid shall be deducted from the amount to be refunded.

California: **PROVIDER:** Vehicle Protection, Inc. 250 NE Mulberry, Lee's Summit, Missouri 64086, 800-325-7484. California Department of Insurance license # 0196336. Under TERMS AND CONDITIONS AND DEFINITIONS – **INSURER:** This section is amended to include the following: Performance to you under this **CONTRACT** is guaranteed by a California approved insurance company. You may file with this insurance company if any promise is 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: Wesco Insurance Company, 59 Maiden Lane, 43rd Floor, New York, NY 10038, 866-505-4048. If you are not satisfied with the insurance company's response, you may contact the California Department of Insurance at 1-800-927-4357. Under OTHER EXCLUSIONS FROM COVERAGE, add: **This CONTRACT does not provide for preventative maintenance.** Under OTHER ITEMS OF IMPORTANCE: LIMIT OF LIABILITY the last sentence is replaced by the following: The **PROVIDER** may direct termination of this **CONTRACT**, if the operation of the **VEHICLE** fails to comply with the terms and conditions of this **CONTRACT**, within the first 60 days of the **CONTRACT** purchase date. Otherwise, the **PROVIDER** may only cancel this **CONTRACT** for nonpayment by the **PURCHASER** or for material misrepresentation or fraud by the **PURCHASER**. The CANCELLATION PROCEDURES section is amended with the following: All percentages are calculated from the original in-service date and zero miles. If this **CONTRACT** is canceled after the first sixty (60) days, we will deduct from the refund a cancellation fee equal to ten percent (10%) of the **CONTRACT** purchase price or twenty-five dollars (\$25), whichever is less. The cancellation will be mailed postmarked before the 61st day after the date the service **CONTRACT** was sold. The service **CONTRACT** will be terminated no less than 5 days after the postmarked date of the notice.

Connecticut: The following is added to the WHAT TO DO IN THE EVENT OF A BREAKDOWN section: If the **VEHICLE** is in a repair facility at the time of **CONTRACT** expiration, the expiration date will automatically be extended until the repair is complete. If You have complaints or questions regarding the **CONTRACT**, You may contact the State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, ATTN: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase price of the product, the cost of the repair of the product and a copy of the **CONTRACT**. If the **CONTRACT** period is less than one year, coverage is automatically extended if the **VEHICLE** is being repaired when the **CONTRACT** period expires. Under CANCELLATION PROCEDURES, the following is added: You may cancel this **CONTRACT** if the **VEHICLE** is returned, sold, lost, stolen or destroyed.

Florida: Under the TRANSFER PROCEDURE section, the fifty dollar (\$50.00) transfer fee is changed to reflect a forty dollar (\$40.00) transfer fee. The section entitled "CANCELLATION PROCEDURES" is replaced in its entirety with the following: If this **CONTRACT** is canceled by **PURCHASER/LENDER** within 60 days after purchase, the refund will be 100% of the gross premium paid, less any claims paid. An administrative fee may be charged which will not exceed 5% of the gross premium paid by the purchaser. After the **CONTRACT** has been in effect for 60 days, it may not be canceled by the **ADMINISTRATOR** unless: 1) There has been a material misrepresentation or fraud at the time of sale of the **CONTRACT**; 2) **PURCHASER/LENDER** has failed to maintain the motor vehicle as prescribed by the manufacturer; 3) The odometer has been tampered with or disabled and **PURCHASER/LENDER** has failed to repair the odometer; 4) For nonpayment of premium by the **PURCHASER/LENDER**, in which case the **PURCHASER** shall be provided with a notice of cancellation by the **ADMINISTRATOR** via certified mail. If the **CONTRACT** is canceled by the **ADMINISTRATOR**, the return of premium will not be less than 100% of the paid unearned pro rata premium, less any claims paid. If, after 60 days, the **CONTRACT** is canceled by the **PURCHASER/LENDER**, then the **PURCHASER/LENDER** will be paid directly not less than 90% of the unearned pro rata premium by the **ADMINISTRATOR**, less any claims paid. The **ADMINISTRATOR** will remain responsible for full refunds to the **PURCHASER/LENDER** on canceled service agreements. However, the salesperson and agent are responsible for the refund of the unearned pro rata commission. The pro rata refund will be based on time or mileage, whichever refund is less. The **SELLER** is responsible for the refund of their unearned pro rata commission. In the event of a lien the **LENDER** will be named as co-payee on the refund check. The **LENDER** will be the sole payee when the collateral has been repossessed or is a total loss. In most cases, the **SELLER** will issue the final refund check to the **PURCHASER/LENDER**. TO CANCEL THIS **CONTRACT**, contact the **ADMINISTRATOR** at 1-877-238-3417 for assistance. You will be sent a cancellation form with instructions on how to complete it.

Purchase of the service agreement is not required in order to purchase or obtain financing for a motor vehicle.

The PURCHASER must have in force at the time of loss comprehensive motor vehicle insurance coverage as a condition precedent to requesting payment of vehicle protection expenses.

The PURCHASER may not make a claim against the Florida Insurance Guarantee Association for vehicle protection expenses.

The Contract Purchase Price charged for this CONTRACT is not subject to regulation by the Florida Office of Insurance Regulation.

Georgia: The CANCELLATION PROCEDURES section is deleted in its entirety and replaced with the following: **We** may not cancel this **CONTRACT** except for material misrepresentation or fraud at time of sale or non-payment of **CONTRACT** Purchase Price. If **We** cancel this **CONTRACT**, **We** or the Selling Dealer will refund **You** 100% of the **CONTRACT** Purchase Price. Written notice of cancellation will be mailed to **You** at least ten (10) days prior to the cancellation of this **CONTRACT** for non-payment of the **CONTRACT** Purchase Price. At least thirty (30) days written notice of cancellation will be mailed to **You** for all other reasons. Cancellation will comply with Section 33-24-44 of the Georgia Code. Cancellation fee is not applicable.

You may cancel this **CONTRACT** at any time. If **You** cancel this **CONTRACT** within the first sixty (60) days and no claims have been filed, **We** will refund the entire **CONTRACT** Purchase Price. If this **CONTRACT** is cancelled after the first sixty (60) days or a claim has been filed, **We** will refund the amount of the **CONTRACT** Purchase Price according to the pro-rata of the **CONTRACT** Purchase Price based on the months remaining. An administrative fee of 10% of the pro-rata refund amount will be applied if the **CONTRACT** is cancelled by **You**.

Hawaii: Hawaii Revised Statutes requires an automobile dealer to provide a warranty covering certain classes of used motor vehicle as follows: Used vehicles with less than 25,000 miles at the time of sale - provides coverage for 90 days or 5000 miles, whichever comes first. Used vehicles greater than 25,000 miles but less than 50,000 miles at the time of sale - provides coverage for 60 days or 3000 miles, whichever occurs first. Used vehicles greater than 50,000 miles but less than 75,000 miles at the time of sale - provides coverage for 30 days or 1000 miles, whichever occurs first. The **VEHICLE** you have purchased may be covered by this law. If so, the following is added to this **CONTRACT**: In addition to the dealer warranty required by this law, you have elected to purchase this **CONTRACT**, which may provide you with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this **CONTRACT**. The required dealer warranty is provided free of charge. Furthermore, the definitions, coverages and exclusions stated in this **CONTRACT** apply only to this **CONTRACT** and are not the terms of the required dealer warranty.

The CANCELLATION PROCEDURES section is amended to include the following: If **We** cancel the **CONTRACT**, notice of such cancellation will be delivered to **You** by registered mail five (5) days prior to cancellation. The notice of cancellation will state the reason for cancellation and will include any reimbursement required. The cancellation will be effective as of the date of termination as stated in the notice of cancellation. If cancellation is due to non-payment of the **CONTRACT** sale price, material misrepresentation, or a substantial breach of duties under the **CONTRACT**, such notice will not be required. A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of the return of this **CONTRACT** to **Us**.

Idaho: Coverage afforded under this motor vehicle service **CONTRACT** is not guaranteed by the Idaho Insurance Guarantee Association.

Illinois: The following sentence is added to OTHER EXCLUSIONS FROM COVERAGE: This service **CONTRACT** does not apply to any MECHANICAL BREAKDOWN or failure caused by normal and abnormal wear and tear.

The CANCELLATION PROCEDURES section is amended to include the following: All cancellations are subject to a fifty dollar (\$50) cancellation fee or ten percent (10%) of the **CONTRACT** purchase price, whichever is less.

Indiana: The following language is added: Your proof of payment to the issuing dealer for this **CONTRACT** shall be considered proof of payment to the insurance company, which guarantees our obligation to you, providing such insurance was in effect at the time you purchased this **CONTRACT**.

Iowa: Notice: the Iowa Commissioner of Insurance may be contacted at the following address: Iowa Insurance Division, Two Ruan Center, 601 Locust Street, 4th Floor, Des Moines, Iowa 50309-3738, 515-281-5705.

If **You** are the original **CONTRACT** holder and **You** cancel this **CONTRACT** within sixty (60) days of the original **CONTRACT** sale date, a ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of this **CONTRACT** to **Us**.

Kentucky: The following sentence is added to OTHER EXCLUSIONS FROM COVERAGE: This **CONTRACT** does not apply to any MECHANICAL BREAKDOWN failure caused by normal and abnormal wear and tear.

Transfer fee is not applicable. Cancellation fee is not applicable.

Louisiana: The CANCELLATION PROCEDURES section is amended as follows: After sixty (60) days, **We** cannot cancel this **CONTRACT** except: 1) If there has been a material misrepresentation or fraud at the time of sale on the **CONTRACT**; or 2) For non-payment of the **CONTRACT** Purchase Price by the **PURCHASER**, in which case **We** will provide the **PURCHASER** notice of cancellation by certified mail.

The refund will be based upon a pro-rata basis. In calculating a refund, no deduction shall be allowed for any claim that has been paid under the **CONTRACT**. If the **PURCHASER** has requested cancellation within the first sixty (60) days, full refund, minus any cancellation fee, shall be issued. The "less any claims paid" language does not apply in the State of Louisiana. The Lienholder will be named on the refund check when financing has been provided for the **CONTRACT** Purchase Price. In the event of repossession or total loss, Lienholder may request cancellation of this **CONTRACT** and will be the sole named payee. This **CONTRACT** is cancellable and refundable upon the request of the **PURCHASER**.

Massachusetts: NOTICE TO CUSTOMER: PURCHASE OF THIS CONTRACT IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE YOUR VEHICLE. THE BENEFITS PROVIDED MAY DUPLICATE EXPRESS MANUFACTURER'S OR SELLER'S WARRANTIES THAT COME AUTOMATICALLY WITH EVERY SALE. THE SELLER OF THIS COVERAGE IS REQUIRED TO INFORM YOU OF ANY WARRANTIES AVAILABLE TO YOU WITHOUT THIS CONTRACT.

Chapter 90, Section 7N.25 of Massachusetts General Laws requires an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows: Used vehicles less than 40,000 miles at the time of sale: provides coverage for 90 days or 3750 miles, whichever comes first. Used vehicles with greater than 40,000 miles but less than 80,000 miles at the time of sale: provides coverage for 60 days or 2500 miles, whichever comes first. Used vehicles with greater than 80,000 miles but less than 125,000 miles at time of sale: provides coverage for 30 days or 1250 miles, whichever occurs first. The **VEHICLE** you have purchased may be covered by this law. If so, the following is added to this **CONTRACT**: In addition to the dealer warranty required by this law, you have elected to purchase this **CONTRACT**, which may provide you with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this **CONTRACT**. The required dealer warranty is provided free of charge. Furthermore, the definitions, coverages and exclusions stated in this **CONTRACT** apply only to this **CONTRACT** and not the terms of the required dealer warranty.

Maryland: The CANCELLATION PROCEDURES section is amended as follows: If **You** are the original **PURCHASER** and **You** cancel this **CONTRACT** within sixty (60) days of the Contract Purchase Date, and if no claims have been paid, a full refund will be issued. The cancellation fee does not apply in Maryland. A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **CONTRACT** to **Us**. After sixty (60) days, **We** cannot cancel this **CONTRACT** except: 1) when there exists: a) a material misrepresentation or fraud at the time of purchase of the **CONTRACT**; b) a matter or issue related to the risk that constitutes a threat to public safety; or c) a change in the condition of the risk that results in an increase in the hazard insured against; or 2) for non-payment of premium. If Your **CONTRACT** is financed, the insurer shall return any gross unearned premiums that are due under this insurance contract, computed pro-rata, and excluding any expense constant, administrative fee, or any nonrefundable charge filed with and approved by the Commissioner. The transfer fee does not apply in Maryland.

Minnesota: Section 325F.662 of the Minnesota Statutes requires the selling dealer to provide you with an express warranty of a specified duration in connection with the sale of any used car. The terms of the express warranty are contained in the used car buyer's guide or limited warranty document furnished to you by the dealer. Any loss covered under the dealer's express warranty furnished pursuant to Section 325F.662 is excluded from coverage under this **CONTRACT** during the term of the express warranty unless the dealer becomes unable to meet its obligations, provided such loss is otherwise covered by this **CONTRACT**. If you purchased a used **VEHICLE**, upon request and payment of \$10.00, the administrator will provide a copy of the owner's manual to you. There is no exclusion for pre-existing conditions, normal wear and tear or repairs caused to a covered part by a non-covered part or by "consequential" damage from a non-covered part. Exclusion of coverage for odometer tampering in any form applies only if it occurs and you fail to repair while the **VEHICLE** is owned by you. There is no exclusion for repairs or replacements of motor vehicle components which were not operating properly in accordance with Manufacturer's specifications at the time of sale of this Service **CONTRACT** or if the **VEHICLE** is found to be rebuilt or refurbished from a total loss or to have a branded title.

The CANCELLATION PROCEDURES section is amended as follows: A ten percent (10%) penalty per month must be added to a refund that is not paid or credited within forty-five (45) days after return of the **CONTRACT** to **Us**. If **We** cancel the **CONTRACT**, written notice of such cancellation will be mailed to **You** within fifteen (15) days of the date of cancellation and will state the effective date and the reason for cancellation; five (5) days written notice will be mailed to **You** for non-payment of premium, material misrepresentation or substantial breach of duties by **You**.

Missouri: The CANCELLATION PROCEDURES section is amended as follows: If **We** cancel the **CONTRACT**, notice of such cancellation will be delivered to **You** by registered mail fifteen (15) days prior to cancellation. The applicable free-look time period on this **CONTRACT** shall only apply to the original **PURCHASER**. A ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of this **CONTRACT** to **Us**.

Nevada: Our obligations under this **CONTRACT** are insured by Wesco Insurance Company in the state of Nevada. Under EXCLUSIONS FROM COVERAGE, #10 is amended as follows: This **CONTRACT** will not be initially issued to any **VEHICLE** with modifications or alterations to **VEHICLE** not approved by the manufacturer. However, if such modifications or alterations are made to the **VEHICLE** during the term of the **CONTRACT**, **We** will not automatically suspend or exclude all coverage. This **CONTRACT** will exclude all coverage pertaining to the modified or altered components of the **VEHICLE**, but this **CONTRACT** will continue to provide any applicable coverage pertaining to any other components of the **VEHICLE** that remain within manufacturer specifications or are otherwise eligible for coverage under this **CONTRACT**, unless such coverage is otherwise excluded under this **CONTRACT**.

The CANCELLATION PROCEDURES section is deleted in its entirety and replaced by the following: This **CONTRACT** is cancelable by **You** at any time. **You** may cancel this **CONTRACT** within sixty (60) days of the original **CONTRACT** purchase date for a full refund of the purchase price paid. If **You** cancel after sixty (60) days of the original **CONTRACT** purchase date, **You** will receive a pro-rata refund of the purchase price paid, less a \$25 cancellation fee. Should the cancellation fee exceed the refund amount, no refund is due to **You**. Claims paid will never be deducted from any refund issued under this **CONTRACT**. **You** may cancel by notifying the Dealer in writing and providing a copy of this **CONTRACT**. Any refund will be calculated based on the date the Dealer receives the cancellation request. **We** shall refund to the **PURCHASER** the purchase price of the **CONTRACT** within 45 days after the **CONTRACT** has been returned to **Us**. A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **CONTRACT** to **Us**. **We** may cancel this **CONTRACT** during the first sixty (60) days of the original **CONTRACT** purchase date for any reason. After sixty (60) days, **We** may cancel this **CONTRACT** for material misrepresentation or fraud by **You** at time of sale or non-payment of the purchase price by **You**. If **We** cancel this **CONTRACT**, no cancellation will become effective until at least fifteen (15) days after the notice of cancellation is mailed to the **PURCHASER**. If **We** cancel this **Contract**, **We** or the **Seller** will refund **You** 100% of the purchase price paid. If **We** have notice of a lienholder/lessor and a Discharge of Lien is not provided, any refund will be issued to the lienholder/lessor. The lienholder/lessor, if any, will be named on a cancellation refund check as their interest may appear. If a lienholder will receive any portion of the cancellation refund or if the lienholder cancels this **CONTRACT** due to **Your** vehicle being repossessed, stolen or declared a total loss, no cancellation will become effective until at least fifteen (15) days after the notice of cancellation is mailed to the **PURCHASER**. If cancelled, the **CONTRACT** may not be reinstated.

This **CONTRACT** is non-renewable.

New Hampshire: If you have any questions regarding this **CONTRACT**, you may contact the **ADMINISTRATOR** by mail or by phone. Refer to the application for the **ADMINISTRATOR'S** address and toll-free number. New Hampshire residents only may also contact the New Hampshire Insurance Commissioner at the following address: New Hampshire Insurance Department, 21 Fruit Street, Suite 14, Concord, New Hampshire 03301.

New Mexico: The CANCELLATION PROCEDURES section is amended to include the following: No **CONTRACT** that has been in effect for at least seventy (70) days will be cancelled by **Us** before the expiration of the agreed term or one (1) year after the **CONTRACT** Purchase Date, whichever occurs first, except on any of the following grounds: 1) Failure by the **PURCHASER** to pay an amount when due; 2) Conviction of the **PURCHASER** of a crime that results in an increase in the service required under the **CONTRACT**; 3) Discovery of fraud or material misrepresentation by the **PURCHASER** in obtaining the **CONTRACT** or in presenting a claim for service there under; or 4) Discovery of either of the following if it occurred after the **CONTRACT** Purchase Date and substantially and materially increased the service required under the **CONTRACT**: a) An act or omission by the **PURCHASER**; or b) A violation by the **PURCHASER** of any condition of the **CONTRACT**.

The right to void this **CONTRACT** is not transferable and applies only to the original **PURCHASER**. If **We** cancel the **CONTRACT**, notice of such cancellation will be delivered to **You** by registered mail fifteen (15) days prior to cancellation. The notice of cancellation will state the reason for cancellation and will include any reimbursement required. The cancellation will be effective as of the date of termination as stated in the notice of cancellation. A ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of this **CONTRACT** to **Us**. The cancellation fee does not apply in New Mexico.

North Carolina: The purchase of the **CONTRACT** is not required either to purchase or to obtain financing for the motor **VEHICLE** indicated in the schedule. The CANCELLATION PROCEDURES section is amended to include the following: A twenty-five dollar (\$25) cancellation fee or ten percent (10%) of the pro-rata refund amount, whichever is less, is applicable. **We** may only cancel this **CONTRACT** for non-payment of premium or for a direct violation of the **CONTRACT** by **You**.

Ohio: This **CONTRACT** is not an insurance policy and is not subject to the insurance laws of this state. In the event **You** cancel the **CONTRACT** as stated in the CANCELLATION PROCEDURES section and no refund is received, **You** may contact Wesco Insurance Company directly for **Your** refund.

Oklahoma: All refunds payable to **You** under this **CONTRACT** in the event you cancel this **CONTRACT** shall be payable to **You** and any lien holder as your respective interests may appear.

The section entitled "CANCELLATION PROCEDURES" is replaced in its entirety with the following: If your vehicle has been repossessed, declared a total loss or you give notice of cancellation, this **CONTRACT** will terminate. **You** may cancel this **CONTRACT** at any time by notifying the Selling Dealer or **ADMINISTRATOR** in writing of intent to cancel. **You** must also send the Selling Dealer or **ADMINISTRATOR** this **CONTRACT** and a notarized statement indicating the actual mileage (odometer reading) of your vehicle at the date of the request. If the **PURCHASER** cancels this agreement within the first sixty (60) days of the effective date, and no claims have been paid, they will receive a full refund. If the **PURCHASER** cancels the **CONTRACT** after sixty (60) days, or has made a claim within the first sixty (60) days, the **PROVIDER** shall retain ten percent (10%) of the unearned pro rata contract purchase price or fifty dollars (\$50.00), whichever is less. If the contract is canceled by the **PROVIDER**, return of premium shall be based upon one hundred percent (100%) of unearned pro rata premium. All refunds payable to **You** under this

CONTRACT in the event you cancel this **CONTRACT** shall be payable to **You** and any lien holder as your respective interests may appear. If there is no lien holder, the refund will be paid to **You**. If there is a lien holder the refund will be paid to the lien holder. **Note:** Transferred **CONTRACTS** are not eligible for cancellation refunds.

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.

Rhode Island: Section 31-5.4 of Rhode Island General Business Law requires an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows: Used vehicles less than 36,000 miles or less at the time of sale - Provides coverage for 60 days or 3,000 miles, whichever occurs first. Used vehicles greater than 36,000 miles but less than 100,000 miles at the time of sale - Provides coverage for 30 days or 1,000 miles, whichever occurs first. The **VEHICLE** you have purchased may be covered by this law. If so, the following is added to this **CONTRACT**: In addition to the dealer warranty required by this law, you have elected to purchase this **CONTRACT**, which may provide you with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this **CONTRACT**. The required dealer warranty is provided free of charge. Furthermore, the definitions, coverages and exclusions stated in this **CONTRACT** apply only to this **CONTRACT** and are not the terms of the required dealer warranty.

South Carolina: If **You** have any questions regarding this **CONTRACT**, or a complaint against the **ADMINISTRATOR**, **You** may contact the South Carolina Department of Insurance at P.O. Box 100105 Columbia, SC 29202, info@doi.sc.gov, (803) 737-6160.

The CANCELLATION PROCEDURES section is amended to include the following: A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days of return of this **Contract** to **Us**.

Texas: If **You** have any questions regarding the regulation of this **CONTRACT** or a complaint against the **ADMINISTRATOR**, **You** may contact the Texas Department of Licensing and Regulation at 920 Colorado, Austin, Texas 78701 or P.O. Box 12157, Austin, Texas 78711, (800) 803-9202.

The CANCELLATION PROCEDURES section is amended to include the following: A ten percent (10%) penalty per month shall be added to a refund that is not made within forty-five (45) days after return of the **CONTRACT** to **Us**. If a covered claim is not paid within forty-five (45) days after proof of loss has been filed with the **ADMINISTRATOR** by **You**, **You** may file a claim directly with Wesco Insurance Company at (866) 505-4048; 59 Maiden Lane, 43rd Floor, New York, NY 10038. If **We** cancel this **CONTRACT** for any reason other than non-payment of the **CONTRACT** Purchase Price or material misrepresentation by **You** to **Us**, **We** shall mail a written notice of cancellation to **You** at the last known address before the fifth day preceding the effective date of cancellation. The notice will state the effective date of cancellation and the reason for cancellation.

Utah: The **PROVIDER** of this **CONTRACT** is MO Vehicle Protection, Inc.

Coverage afforded under this **CONTRACT** is not guaranteed by the Utah 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.

The WHAT TO DO IN THE EVENT OF A MECHANICAL BREAKDOWN section is amended to add the following: If **You** fail to give any notice or file any proof of loss required by this **CONTRACT** within the time specified in this **CONTRACT**, it does not invalidate a **Claim** made by **You** if **You** show that it was not reasonably possible to give the notice or file the proof of loss within the prescribed time and that notice was given or proof of loss was filed as soon as reasonably possible.

The CANCELLATION PROCEDURES section is amended to include the following: If **We** cancel this **CONTRACT**, **We** will provide written notice of cancellation, including the actual reason for the cancellation, to the last known mailing address at least: 1) ten (10) days before the effective date of cancellation if cancelled for non-payment of the **CONTRACT** Purchase Price; 2) Forty five (45) days before the effective date of cancellation if cancelled for any other reason.

The **CONTRACT** purchase price is payable, in full, at the time of purchase. The **CONTRACT** can be purchased by using Cash/Credit Card or Financed as part of **Your Covered Vehicle** loan.

Washington: All references to **ADMINISTRATOR** throughout this **CONTRACT** are replaced with **SERVICE PROVIDER**. Our obligations under this **CONTRACT** are guaranteed by a reimbursement insurance policy issued by Wesco Insurance Company, 59 Maiden Lane, 43rd Floor, New York, NY 10038, Policy Number: WIC-MBPI-SCRI-122914. In the event you need to file a claim directly with the insurance company, you may do so by contacting Wesco Insurance Company at 1-866-505-4048.

THE PURCHASE OF THE SERVICE CONTRACT IS NOT REQUIRED IN ORDER TO PURCHASE OR OBTAIN FINANCING FOR A VEHICLE. The following disclosure is added: The implied warranty of merchantability on the motor vehicle is not waived if the **CONTRACT** has been purchased within ninety (90) days of the purchase of the motor vehicle from a **PROVIDER** or service contract seller who also sold the motor vehicle covered by the **CONTRACT**.

EXCLUSIONS FROM COVERAGE, No. 6 is amended to include the following: a claims for coverage based on the service contract **PURCHASER'S** failure to maintain the vehicle properly cannot be denied, unless the failure to maintain the vehicle involved failed part or parts.

The LIMIT OF LIABILITY section is deleted in its entirety for Washington Consumers.

The CANCELLATION PROCEDURES section of this **CONTRACT** is amended to include the following: **You** may cancel this **CONTRACT** if **You** have not made a claim under the **CONTRACT**. Returned **CONTRACTS** are void from inception date and **We** must issue a refund to you as specified below: If **You** return the service **CONTRACT** in 9 days or less, **We** must refund the full purchase price on the **CONTRACT**. If **You** return the service **CONTRACT** in 10-30 days, **We** must refund the full purchase price, less a cancellation charge of up to \$25. If **You** return the **CONTRACT** after 30 days, **We** must refund the purchase price on a pro rata basis and issue a pro rata refund based upon either elapsed time or mileage computed from the date the **CONTRACT** was purchased, less a cancellation charge of up to \$25. If **You** are the original **CONTRACT** holder and **You** cancel this **CONTRACT** within sixty (60) days of the original **CONTRACT** purchase date, a ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of this **CONTRACT** to **Us**. CANCELLATION BY THE SERVICE **CONTRACT** **PROVIDER**: The **PROVIDER** has sixty (60) days from the date of the sale of the **CONTRACT** to the **PURCHASER** to determine whether or not the **VEHICLE** qualifies under the **PROVIDER'S CONTRACT** for the **VEHICLE**. After sixty (60) days the **VEHICLE** qualifies for the **CONTRACT** that was issued and the **PROVIDER** may not cancel this **CONTRACT** and is fully obligated under the terms of this **CONTRACT** sold to the **PURCHASER**.

West Virginia: The cancellation fee does not apply in West Virginia.

Wisconsin: THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.

Any reference to obtaining PRIOR AUTHORIZATION is amended as follows: Prior to any repair being made, instruct the repair facility to contact the **ADMINISTRATOR** obtain authorization for the claim. Failure to receive preauthorization will not cause **Your** claim to be denied, but **You** should contact the **ADMINISTRATOR** as soon as reasonably possible.

The WHAT TO DO IN THE EVENT OF A BREAKDOWN section, **PURCHASER**, No. 4 is deleted in its entirety and replaced with the following: To obtain payment for a claim, **You** must submit a legible copy of the repair invoice to **Us**. Repair invoices must include the following: authorization number, authorized amount, **Your** name, address, phone number and signature; repair facility name, address, and phone number; Vehicle Identification Number (VIN) and repair date; the **PURCHASER'S** description of the **Claim** and the repair facility's description of the diagnosis and repair; part numbers, part descriptions and prices; labor hours, labor descriptions, labor rate; and the total amount requested for payment. All documents pertaining to a claim must be submitted to **Us** as soon as reasonably possible and with one (1) year from the date of the claim to be eligible for payment. Failure to provide receipts within this time period may result in the denial of reimbursement. When submitting **Your** Claim for payment, send only photocopies of **Your** receipts. Keep the originals for **Your** records. Documentation may be faxed to (816) 347-8224 or mailed to us at **Vehicle Protection, Inc., 250 NE Mulberry, Lee's Summit, MO 64086**.

The CANCELLATION PROCEDURES section is deleted in its entirety and replaced with the following: **You** may cancel this **CONTRACT** by submitting a written request to the Selling Dealer containing a copy of **Your CONTRACT**. During the first sixty (60) days from the **CONTRACT** Purchase Date, **We** or the Selling Dealer will refund **You** 100% of the **CONTRACT** Purchase Price. After the first sixty (60) days from the **CONTRACT** Purchase Date, **We** or the Selling Dealer will refund **You** a pro-rated amount of the **CONTRACT** Purchase Price, based on the months remaining, less a cancellation fee not to exceed ten (10%) of the **CONTRACT** Purchase Price or fifty dollar (\$50) cancellation fee. If **You** are the original **PURCHASER** and **You** cancel this **CONTRACT** within sixty (60) days of the original **CONTRACT** Purchase Date a ten percent (10%) penalty per month shall be added to a refund that is not made within forty five (45) days of return of this **CONTRACT** to **Us**. **We** may cancel this **CONTRACT** for material misrepresentation at time of sale; non-payment of **CONTRACT** Purchase Price; or substantial breach of duties relating to the covered product or its use. If **We** cancel this **CONTRACT**, **We** will provide written notice of cancellation, including the effective date of the cancellation and the actual reason for the cancellation, to the last known mailing address at least five (5) days prior to the effective date of cancellation if cancelled for non-payment of the **CONTRACT** Purchase Price; a material misrepresentation; or a substantial breach of duties relating to the covered product or its use. If **We** cancel this **CONTRACT**, **We** or the Selling Dealer will refund **You** 100% of the **CONTRACT** Purchase Price.

Wyoming: The CANCELLATION PROCEDURES section is amended to include the following: If **You** are the original **PURCHASER** and **You** cancel this **CONTRACT** within sixty (60) days of the original **CONTRACT** Purchase Date a ten percent (10%) penalty per month shall be added to a refund that is not made within forty five (45) days of return of this **CONTRACT** to **Us**.

If **We** cancel this **CONTRACT**, **We** will provide written notice of cancellation, including the effective date of the cancellation and the actual reason for the cancellation, to the last known mailing address at least ten (10) days before the effective date of cancellation if cancelled for any reason other than non-payment of the **CONTRACT** Purchase Price, a material misrepresentation by **You** or a substantial breach of duties by **You** relating to the covered product or its use.