



ALLY PREMIER PROTECTIONSM CONTRACT REGISTRATION

If you do not receive your Coverage ID Card in the mail within 60 days, call 1-800-631-5590. www.allycoverage.com

Vehicle Information						
Vehicle Identification Number (VIN)		Year	Make	Model		
Vehicle In-Service Date		Contract Purchase Date		Current Odometer Reading		
Contract Holder(s)						
Contract Holder's First & Last Name or Company Name			Co-Contract Holder			
Address			Email Address			
City		State	Zip Code	Phone Number		
Vehicle Service Contract (VSC)						
Program	Coverage Level	Deductible	Surcharges <i>(Optional)</i>	Term	Cost	
<input type="checkbox"/> Ally Premier Protection <input type="checkbox"/> CPO (In-Service Date) <input type="checkbox"/> CPO (Purchase Date) <input type="checkbox"/> Lease <input type="checkbox"/> Limited Warranty Upgrade <input type="checkbox"/> Powertrain Wrap	<input type="checkbox"/> Major Guard®	<input type="checkbox"/> \$0	<input type="checkbox"/> Business <input type="checkbox"/> Emergency <input type="checkbox"/> Lift Kit <input type="checkbox"/> Snowplow	Months	VSC	\$ _____
	<input type="checkbox"/> Major Guard EV®	<input type="checkbox"/> \$100			Miles	Surcharge(s)
	<input type="checkbox"/> Essential Guard	<input type="checkbox"/> \$100 Disappearing ¹		Total		Tax
	<input type="checkbox"/> Feature Guard®	<input type="checkbox"/> \$200				
	<input type="checkbox"/> \$500 (select models only)					
YOUR CONTRACT EXPIRES ON _____ OR WHEN YOUR VEHICLE'S ODOMETER READS _____, WHICHEVER COMES FIRST.						
<p>Ally Premier Protection is available in Major Guard, Major Guard EV, Essential Guard, and Feature Guard Coverage Levels. All other Programs are available with the Major Guard and Major Guard EV Coverage Level only, except Limited Warranty Upgrade which is available on Major Guard only.</p> <p>The Ally Premier Protection, Certified Pre-Owned (CPO) Purchase Date, Lease, and Limited Warranty Upgrade Programs start on the day YOU purchased this Contract (Contract Purchase Date) and the Current Odometer Reading listed above, and expire at the earlier of the time and/or mileage of the selected Term, whichever occurs first.</p> <p>The Certified Pre-Owned (CPO) In-Service Date and Powertrain Wrap Programs start on the Vehicle In-Service Date and zero odometer miles, and expire at the earlier of the time and/or mileage of the selected Term, whichever occurs first.</p> <p>¹Disappearing Deductible will be waived if covered repairs are made at the dealership where YOU purchased this CONTRACT.</p>						
Lienholder						
<input type="checkbox"/> Ally or <input type="checkbox"/> Service Payment Plan (SPP) or Enter Lienholder Name						
Address						
City		State	Zip Code			
Selling Dealer Information						
Dealership Name		Dealer ID (Required)	Employee ID (Optional)	Phone Number		
Mailing Address		City		State	Zip Code	
Signature						
By signing this, I agree to all the terms and conditions on the front and back of this form. I acknowledge receipt of the complete VSC coverage agreement at the time of signing. I acknowledge that the purchase of this Contract is not required in order to purchase or obtain financing for a motor vehicle.						
Contract Holder/Customer Signature		Co-Contract Holder Signature		Date		

The service provider/administrator is Universal Warranty Corporation, PO Box 6855, Chicago, IL 60680-6855 1-800-631-5590.

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Eligibility

YOUR VEHICLE DOES NOT QUALIFY FOR THIS CONTRACT IF ANY OF THE FOLLOWING ARE TRUE:

1. The vehicle has a gross vehicle weight rating (GVWR) of more than 14,200 lbs.
2. The vehicle has been modified for use as a limousine, taxi, school / church bus, tow truck / vehicle carrier, carpet cleaning and / or street cleaning van/truck.
3. The vehicle is being used for racing, track events, or other competitive driving, car sharing / daily rental, shuttle service, or exclusively to transport items or people for a fee (casual rideshare vehicles are eligible for coverage).
4. The manufacturer's New Vehicle Limited Warranty and / or Powertrain Warranty has been voided (applies only to Contracts purchased during the term of such warranty and does not include vehicles initially sold in Canada or Mexico and resold in the United States).
5. The vehicle has received modifications altering the manufacturer's drivetrain performance specifications including both physical and programming modifications to the engine, transmission, engine tuning, fuel injection, air intake, exhaust, and software systems. The vehicle has received modifications altering the manufacturer's specifications to permit trailering, towing, or snow-plowing.
6. The vehicle is being used in business on a regular basis (does not apply to vehicles specifically identified on the Contract Registration as Business, Emergency, or Snowplow).
7. The vehicle is equipped with a lift kit, unless the lift kit surcharge has been paid and the vehicle meets the following lift kit specifications: The total body and suspension lift modification is limited to 8 inches, excluding lift kits installed at the factory by the vehicle manufacturer that do not affect the vehicle's underlying manufacturer warranty; the maximum allowable body lift is 3 inches; the maximum allowable tire size is 37 inches in diameter by 12.5 inches wide.
8. The vehicle is a motor home or a Recreational Vehicle (RV).
9. The Contract is being sold after the time of vehicle purchase on a vehicle that is not protected by a New Vehicle Limited Warranty.
10. Battery Electric and Plug-In Hybrid Vehicles are limited to Major Guard EV and Feature Guard levels of Coverage.

Provisions

1. **This Contract will not cover a failure or claim subject to any valid warranty, vehicle manufacturer recall, or guarantee issued by the repairer or vehicle manufacturer (even if the vehicle manufacturer becomes insolvent).**
2. The term of this Contract may include all or part of the term of the New Vehicle Limited Warranty, Powertrain Warranty, or Electric/Hybrid Vehicle Component Warranty, if still in effect.

Cancellation Provisions

Any lienholder identified on the front of this form is authorized:

1. To receive refund for credit to the applicable account when the Contract Holder requests cancellation of this Contract.
2. To cancel this Contract and receive refund for credit to the applicable account when:
 - (A) the vehicle is a total loss; or
 - (B) the Contract Holder defaults in the obligation to the lienholder.

PLEASE SEE THE STATE PROVISION LANGUAGE, IF ANY, AT THE END OF THIS CONTRACT FOR THE STATE WHERE YOUR CONTRACT WAS PURCHASED

ALLY PREMIER PROTECTION

P.O. Box 6855
Chicago, IL 60680-6855
1-800-631-5590

This Contract is between the Contract Holder identified on the Contract Registration (“YOU” or “YOUR”) and the Provider, Universal Warranty Corporation (“WE”, “US”, or “OUR”), and includes the terms of YOUR Contract Registration.

CONTRACT TERM

Ally Premier Protection is available in Major Guard, Major Guard EV, Essential Guard, and Feature Guard Coverage Levels.

The following Programs are available with the Major Guard and Major Guard EV Coverage Levels only, except Limited Warranty Upgrade which is available on Major Guard only.

The **Ally Premier Protection, Certified Pre-Owned (CPO) Purchase Date, Lease, and Limited Warranty Upgrade Programs** start on the Contract Purchase Date and the Current Odometer Reading shown on YOUR Contract Registration, and expire at the earlier of the time and/or mileage of the selected term, whichever occurs first.

The **Certified Pre-Owned (CPO) In-Service Date and Powertrain Wrap Programs** start on the Vehicle In-Service Date and zero odometer miles, and expire at the earlier of the time and/or mileage of the selected term, whichever occurs first.

DEFINITIONS

“**CLAIM**” refers to any **COST** for which **YOU** seek payment or reimbursement from **US** under this Contract.

“**COST**” refers to the usual and fair charges for parts and labor to repair or replace a covered part or perform a covered service.

“**COVERAGE**” means the Coverage Level **YOU** have selected, as shown on the Contract Registration.

“**DEDUCTIBLE**” as identified on the Contract Registration is the amount **YOU** pay per repair visit for repairs covered by this Contract. If the same covered part fails again, no **DEDUCTIBLE** will apply. If **YOU** have purchased the Disappearing **DEDUCTIBLE** option and **YOU** have repairs made at the dealership where **YOU** purchased this Contract, **YOUR DEDUCTIBLE** will be waived.

“**FAILURE**” refers to the inability of an original or like replacement part covered by this Contract to function in normal service.

“**VEHICLE**” refers to the covered **VEHICLE** as identified on the Contract Registration.

WHAT THIS CONTRACT COVERS

MAJOR GUARD or POWERTRAIN WRAP COVERAGE

If the Contract Registration indicates that **YOU** have selected **Major Guard or Powertrain Wrap COVERAGE**, **WE** will reimburse **YOU** or pay a licensed repairer the **COST**, over the amount of the **DEDUCTIBLE**, to fix any **FAILURE** using **new, used, non-original equipment manufacturer (non-OEM), or remanufactured parts**, except as explained in the next paragraph and under the section “**WHAT THIS CONTRACT DOES NOT COVER**”.

Neither rust damage nor any of the following parts as defined by the **VEHICLE** manufacturer’s parts manual are covered by Major Guard or Powertrain Wrap under any circumstance: paint, sheet metal, chassis frame, cross members, body rails, body panels or other body parts, bumpers, glass, carpet, weather-strips, trim, moldings, bright metal, upholstery, convertible or vinyl tops, hinges, lenses, sealed beams, light bulbs, lamp capsules, tires, wheels, exhaust system (with exception of exhaust manifolds), catalytic converter, 12 volt batteries and battery covers (including electric/hybrid vehicle battery packs and battery covers), electric/hybrid vehicle external and in-home charging units and charge cords, or solar panels. In addition, the following are not covered: correction of air and water leaks (including fogging of and moisture in lamp assemblies), wind noise, odors, squeaks, or rattles.

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MAJOR GUARD EV COVERAGE

If the Contract Registration indicates that **YOU** have selected **Major Guard EV COVERAGE**, **WE** will reimburse **YOU** or pay a licensed repairer the **COST**, over the amount of the **DEDUCTIBLE**, to fix any **FAILURE** using new, used, non-original equipment manufacturer (non-OEM), or remanufactured parts, except for exclusions listed in the Major Guard Coverage section above and under the section "WHAT THIS CONTRACT DOES NOT COVER".

If the Contract Registration indicates **YOU** have selected **Major Guard EV COVERAGE**, electric/ hybrid vehicle battery packs and battery covers will be covered components. **WE** will reimburse **YOU** or pay a licensed repairer the **COST**, over the amount of the **DEDUCTIBLE**, to fix any **FAILURE** using new, used, non-original equipment manufacturer (non-OEM), or remanufactured parts for these covered components.

ESSENTIAL GUARD COVERAGE

If the Contract Registration indicates that **YOU** have purchased **Essential Guard COVERAGE**, **WE** will reimburse **YOU** or pay a licensed repairer the **COST**, over the amount of the **DEDUCTIBLE**, to fix the **FAILURE** of only the following parts, using new, used, non-original equipment manufacturer (non-OEM), or remanufactured parts, except as explained in the paragraph under the section "WHAT THIS CONTRACT DOES NOT COVER":

- 1 **Engine** - Cylinder block, heads, and all internal engine parts, crankshaft bearings, crankshaft seals – front and rear, camshaft bearings, connecting rods and bearings, pistons, valve train, timing gears, timing gear chain/belt and cover, oil pump/oil pump housing, manifolds, flywheel, water pump, harmonic balancer, valve covers, oil pan, and engine mounts. Also covered are turbocharger/supercharger housings, internal parts and valves.
- 2 **Cooling System Components** - Water pump, radiator, radiator fan and clutch, cooling fan motor and relay, thermostat, and thermostat housing.
- 3 **Fuel Delivery Components** - Fuel pump, electronic fuel injection sensors/control modules, fuel injectors and nozzles, throttle body assembly, fuel pressure regulators, fuel sending unit, and diesel fuel injection pump.
- 4 **Transmission/Transaxle/Transfer Case** - Case and all internal parts, input/output shafts, automatic transmission clutches, bands, governor, thrust bearings, washers, torque converter, transmission mounts, transmission-mounted solenoid pack, electronic control unit and oil pan.
- 5 **Front-Wheel Drive** - Final drive housing, all internal parts, axle shafts, axle shaft bearings, constant velocity joints, axle housing, all internal parts, differential, bearings, case, wheel bearings, axle/supports and front hub bearings.
- 6 **Rear-Wheel Drive** - Axle shafts, axle shaft bearings, axle housing, all internal parts, differential side and pinion gears, disc or cone-limited slip, propeller shafts, universal joints, propeller shaft support bearings, yokes, wheel bearings, locking hubs, and rear axle hub bearings.
- 7 **Steering** - Gear housing and all internal parts, rack and pinion, power steering pump, electric power steering motor and control module.
- 8 **Brakes** - Master cylinder, assist boosters, wheel cylinders, combination valve, hydraulic lines and fittings, disc calipers, pressure modulator valve/dump valve, anti-lock braking systems (ABS) electronic brake control module (including pump motor and accumulator) ABS wheel speed sensors and parking brake assembly.
- 9 **Electrical** - Starter motor and solenoid, alternator/generator, voltage regulator, wiper motors, ignition switch (lock cylinder), electronic ignition control module, and fuel gauge sending unit
- 10 **VEHICLE Manufacturer Installed Air Conditioner/Climate Control** - Compressor, clutch and clutch bearing, pulley, condenser, evaporator, accumulator, high/low pressure compressor cut-off switch, pressure cycling switch, expansion valve, orifice tube, receiver dryer and temperature control programmer, heater core, and blower motor.
- 11 **Seals and Gaskets** - Seals and gaskets are covered for all components listed above.

PLEASE SEE THE STATE PROVISION LANGUAGE, IF ANY, AT THE END OF THIS CONTRACT FOR THE STATE WHERE YOUR CONTRACT WAS PURCHASED

FEATURE GUARD COVERAGE

If the Contract Registration indicates that **YOU** have purchased **Feature Guard COVERAGE**, **WE** will reimburse **YOU** or pay a licensed repairer the **COST**, over the amount of any applicable **DEDUCTIBLE**, to fix the **FAILURE** of only the following parts, **using new, used, non-original equipment manufacturer (non-OEM), or remanufactured parts**, except as explained in the items listed under the section "**WHAT THIS CONTRACT DOES NOT COVER**":

COVERAGE for all Feature Guard components is limited to factory installed units only. This **COVERAGE** covers a breakdown of GPS/ navigation hardware, DVD players & LCD screens, front and back-up / reverse sensors & camera, lane departure warning system, adaptive cruise control and heads-up display, OnStar (or other similar factory installed telematic device), radio / satellite radio, compass & thermometer, factory-installed anti-theft alarms and keyless entry, ride control suspensions, electronic instrument clusters, electronic climate control, power sunroof/moonroof motor, convertible top motor, remote start, keyless start, heated steering wheel, heated seat elements, cooling seat elements, massaging seat elements, wi-fi, Bluetooth, USB ports, wireless charging systems, crash sensors, avoidance systems, and airbag systems.

WHAT THIS CONTRACT DOES NOT COVER

Unless required in connection with the repair of a covered part, **WE** will not pay for engine tune-ups, filters, lubricants or fluids, engine coolant, drive belts, radiator heater or vacuum hoses, wiper blades, spark/glow plugs and wires, brake pads, brake shoes, rotors and drums, manual transmission clutch disc, air conditioning recharging, suspension alignment, wheel balancing, or any maintenance service or part required to be performed or replaced as recommended by **YOUR VEHICLE** manufacturer's maintenance schedule.

WE are not responsible for a **FAILURE** or **CLAIM**:

- a) Caused by misuse, abuse, or negligence involving **YOUR VEHICLE**;
- b) Caused by **YOUR** lack of maintenance required by the maintenance schedule for **YOUR VEHICLE**, as detailed in **YOUR** owner's manual;
- c) Caused by any type of external force, including but not limited to: impact and foreign object damage, collision, fire, theft, freezing, vandalism, riot, explosion, lightning, earthquake, windstorm, hail, or animal;
- d) Caused by water, rust, and / or corrosion;
- e) Caused by contaminated fuel systems or other contaminated fluids;
- f) Caused by a condition that existed before the purchase of this Contract, or if the odometer has stopped or been changed;
- g) Caused by a power surge or the failure to follow proper charging procedures or use of incompatible charging devices for **YOUR** plug in hybrid/electric **VEHICLE**;
- h) Caused by pulling a trailer or another vehicle, unless **YOUR VEHICLE** is equipped for this as recommended by the **VEHICLE** manufacturer;
- i) Subject to any **VEHICLE** manufacturer warranty, recall, or guarantee issued by the **VEHICLE** manufacturer or a repairer;
- j) During the term of a valid New Vehicle Limited Warranty and / or Powertrain Warranty or during the term of said warranty if it has been canceled or voided. Further, we may cancel this contract in the event said warranty has been canceled or voided except for those warranties which have been voided because of import from Canada or Mexico.
- k) Occurring outside the fifty (50) United States of America, the District of Columbia, and Canada;
- l) Relating to any part which is not original **VEHICLE** manufacturer equipment or a like replacement part, whether or not it meets **VEHICLE** manufacturer specifications. Examples may include, but are not limited to: garage door openers, cellular telephones, theft deterrent systems, remote starters, and air conditioning components;
- m) Relating to any communication, navigational, or entertainment devices that become unusable or unable to function as intended due to changes in content, technology, or wireless service;
- n) Caused by the usage of a snowplow, unless the snowplow surcharge has been selected, the snowplow surcharge box is checked on the Contract Registration, and the **VEHICLE** is properly equipped for such use as required by the manufacturer and includes the appropriate snowplow prep package. The snowplow itself is not a covered part or component;
- o) If alterations not meeting manufacturer's specifications have been made to **YOUR VEHICLE** including but not limited to: all frame or suspension modifications; lift kits and oversized tires (unless **YOU** have selected the lift kit coverage); undersized tires; lowering kits; emissions and/or exhaust systems modifications; engine and/or computer modifications.

PLEASE SEE THE STATE PROVISION LANGUAGE, IF ANY, AT THE END OF THIS CONTRACT FOR THE STATE WHERE YOUR CONTRACT WAS PURCHASED

- p) If **YOU** have selected the lift kit coverage, the following limitations apply: the total body and suspension lift modification is limited to 8 inches excluding lift kits installed at the factory by the **VEHICLE** manufacturer that do not affect the **VEHICLE**'s underlying manufacturer warranty. The maximum allowable body lift is 3 inches; the maximum allowable tire size is 37 inches in diameter by 12.5 inches wide. Lift kit components are not covered by this Contract;
- q) If the **VEHICLE** is being used for business purposes, unless the business surcharge has been selected;

Finally, no benefits are available:

- r) If a material misrepresentation was made on the Contract Registration or if **YOU** are no longer using **YOUR VEHICLE** in accordance with the eligibility requirements stated on the Contract Registration;
- s) For economic loss, including loss of time, inconvenience, lodging & food (except as provided under the terms of the Trip Interruption coverage afforded by this Contract), storage or other incidental or consequential loss or damage that may result from a **FAILURE**;
- t) For diminution in **YOUR VEHICLE**'S value;
- u) If, after the purchase of this Contract, the **VEHICLE** was used in a track event, racing or other competitive driving, or the **VEHICLE** was or is being used for school or church bus, shuttle service, tow truck/vehicle carrier, limousine, taxi, daily rental or exclusively to transport people for a fee (casual rideshare vehicles are eligible for coverage).

ADDITIONAL PROTECTION

TOWING AND EMERGENCY ROAD SERVICE

WE will authorize towing or emergency road service if **YOUR VEHICLE** becomes disabled or **WE** will reimburse **YOU** up to \$100 for towing and emergency road services.

**For Towing and Emergency Road Service Assistance
Call 1-888-798-5707**

If **YOUR** New Vehicle Limited Warranty and / or Powertrain Warranty is in effect, this benefit will cover **YOU** up to \$100 over the amount covered by that warranty.

TRIP INTERRUPTION

If a covered **FAILURE** occurs more than 100 miles from **YOUR** home before **YOU** reach **YOUR** final destination and results in a licensed repair facility keeping **YOUR VEHICLE** overnight, **WE** will reimburse **YOU** up to \$150 per day up to a maximum of \$750 per repair visit for unplanned hotel and/or restaurant expenses while **YOUR VEHICLE** is being repaired at the licensed repair facility. Original receipts must be provided. No **DEDUCTIBLE** will apply.

If **YOUR** New Vehicle Limited Warranty and / or Powertrain Warranty is in effect, Trip Interruption will apply for only that amount over the amount covered by that warranty.

ALTERNATE TRANSPORTATION

WE will pay the charge to rent a replacement vehicle or pay for alternate transportation up to \$45 per day and a maximum of \$270 per repair visit if **YOUR VEHICLE** is accepted for repairs or services covered by either **YOUR** New Vehicle Limited Warranty and / or Powertrain Warranty or this Contract.

To be covered, the repair or service must require 2.0 or more labor time guide hours or cause the **VEHICLE** to be inoperable and kept in the repair facility overnight.

Rental vehicle reimbursements will be made only for rental vehicles obtained through dealerships or licensed rental agencies. Bus, taxi transportation, and rideshare companies/transportation network companies will also be reimbursed. Original receipts must be provided.

If **YOUR** New Vehicle Limited Warranty and / or Powertrain Warranty is in effect, rental coverage will apply for only that amount over the amount covered by that warranty or any alternate transportation program.

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THE STATE WHERE YOUR CONTRACT WAS PURCHASED**

YOUR RESPONSIBILITIES

YOU must properly maintain **YOUR VEHICLE** as recommended by the **VEHICLE** manufacturer. If requested, proof of required service, including receipts and work orders showing date and mileage of the **VEHICLE** at the time of service, must be presented to **US** in the event of a **FAILURE** or **CLAIM**. **WE** may deny any **CLAIM** resulting from **YOUR** failure to properly maintain **YOUR VEHICLE** as recommended by the **VEHICLE** manufacturer.

CLAIM PROCEDURES

In the event of a **FAILURE**, **YOU** must:

- 1) Use reasonable means to protect the covered **VEHICLE** from additional damage.
- 2) Contact the dealership from whom **YOU** purchased this Contract.
- 3) Obtain prior authorization from **US** before any work is done on the covered **VEHICLE**.

If **YOU** need assistance in submitting a **CLAIM** or obtaining a service covered by this Contract, contact **YOUR** selling dealership. If **YOU** cannot contact the selling dealership for assistance, call 1-800-631-5590 in the United States or Canada, Monday through Friday, 8:00 a.m. to 5:00 p.m. local time.

If necessary, **YOU** must allow **US** to inspect the **VEHICLE** and provide any information **WE** may reasonably require (including proof of required maintenance) prior to completion of any repair.

WE may reimburse **YOUR COST** to repair or replace a covered part if **YOU** submit an original paid invoice from a licensed repair facility, or **WE** may authorize and pay for the repair, replacement, or service ourselves. In either event, **WE** strongly recommend that **YOU** return to **YOUR** selling dealership for covered repairs and services. Covered repairs and services may be performed by the licensed repair facility of **YOUR** choice.

LIMIT OF LIABILITY

The most **WE** will pay under this Contract for any one repair visit is the actual cash value of the **VEHICLE** at the time of loss, less any applicable **DEDUCTIBLE**.

CUSTOMER SATISFACTION PROCEDURE

YOUR satisfaction and goodwill are important to **US**. Sometimes, however, despite the best intentions of all concerned, misunderstandings can occur. If a matter has not been resolved to **YOUR** satisfaction, the following steps should be taken:

STEP ONE - Discuss **YOUR** concerns with a member of the dealership management staff or owner of the repair facility. Normally, concerns can be quickly resolved at that level.

STEP TWO - If after contacting such persons **YOUR** concerns remain unresolved, contact **US** at 1-800-631-5590, Monday through Friday, 8:00 a.m. to 5:00 p.m. local time.

APPRAISAL OF LOSS

If **YOU** do not agree with **OUR** evaluation of **YOUR CLAIM**, either party may demand an appraisal of the **CLAIM**. In this event, within sixty (60) days after the date a **CLAIM** is filed, each party will select a competent appraiser. The two appraisers will select an umpire and separately state the actual cash value of the **CLAIM**. If the appraisers fail to agree, they will submit their differences to the umpire. Each party will pay their chosen appraiser and the expenses of the umpire equally. An appraisal shall not act as a waiver of **OUR** rights or **YOUR** rights under this Contract.

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TRANSFER

This Contract cannot be transferred to another vehicle. This Contract may be transferred by **YOU** to someone **YOU** sell or otherwise transfer ownership of **YOUR VEHICLE** to while this Contract is still in force. To transfer this Contract, **YOU** may contact **US** at 1-800-631-5590 or return this Contract to **YOUR** selling dealership. **YOU** will be provided with a transfer form which must be completed by **YOU** and the new owner of the **VEHICLE** and submitted to **US** along with a \$50 check or money order to cover the transfer fee. **WE** must be notified within thirty (30) days of the date **VEHICLE** ownership is transferred or this Contract will no longer be in force. In the event of **YOUR** death, **COVERAGE** will be available to **YOUR** spouse or legal representative.

This Contract cannot be transferred if the title transfer of **YOUR VEHICLE** passes through an entity other than the subsequent buyer, or **YOUR VEHICLE** is sold or traded to a dealership, leasing agency, or entity/individual in the business of selling vehicles.

CUSTOMER CONTRACT CANCELLATION AND REFUNDS

YOU may cancel this Contract for any reason, at any time during the term of this Contract. To cancel this Contract, **YOU** may contact **US** at 1-800-631-5590 or return this Contract to **YOUR** selling dealership.

WE will pay or credit **YOUR** cancellation refund within 30 days of the date that **WE** or the selling dealership receives **YOUR** request for cancellation. The refund will be paid to the lienholder unless **YOU** provide proof that the lien has been paid.

If canceled, **COVERAGE** may not be repurchased by **YOU** or reinstated on the **VEHICLE**.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS

WE may cancel this Contract in the event the charge for **YOUR** Contract has not been paid, the odometer has been disconnected or altered, the New Vehicle Limited Warranty and / or Powertrain Warranty has been canceled or voided, or if there is a material misrepresentation on the Contract Registration

Any refund owed will be paid or credited no more than thirty (30) days after the effective date of cancellation by the obligor or sooner if required by state law.

If **YOUR VEHICLE** is a total loss or repossessed, **YOUR** cancellation rights under this **CONTRACT** will transfer to the Contract Lienholder, if any.

CANCELLATION REFUNDS

Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be a prorated amount of the purchase price, less a \$50 administration fee. If the cancellation is made by the obligor no administration fee will be charged.

The proration will be based on the lesser of days or miles of **COVERAGE** remaining. **WE** will not subtract the **COST** of a **CLAIM**, if any, from the refund unless otherwise allowed by applicable law.

OUR RIGHT TO RECOVER PAYMENT

If **YOU** have a right to recover against another party for anything **WE** have paid under this Contract, **YOUR** rights shall become **OUR** rights. **WE** shall recover only the excess after **YOU** are fully compensated for **YOUR** loss.

The obligations of the provider under this Contract are covered by a policy of insurance issued by MIC Property and Casualty Insurance Corporation, Executive/Administrative Offices: 500 Woodward Avenue, 14th Floor, Detroit, MI 48226 1-800-631-5590. In the event the provider does not pay any **CLAIM** or make any refund or consideration due, including the return of any unearned provider fee, within thirty (30) days after proof of loss has been filed or the provider ceases to do business or goes bankrupt, **YOU** may apply directly to MIC Property and Casualty Insurance Corporation for the protection afforded by this Contract.

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STATE PROVISION LANGUAGE

The following Special State Requirements and/or Disclosures apply to **CONTRACTS** purchased in the following states and supersede any other provision herein.

ALABAMA

CANCELLATION REFUNDS - The administration fee is \$25. If **YOU** cancel within sixty (60) days of the date this **CONTRACT** was purchased and no **CLAIMS** have been paid, a ten percent (10%) penalty per month will be added to **YOUR** refund if **YOUR** cancellation refund is not paid or credited within forty-five (45) days of **YOUR** request to cancel. If **WE** cancel within sixty (60) days of the date **YOUR** contract was purchased, **YOU** will receive a full refund of the contract purchase price. If **WE** cancel after sixty (60) days from the date the contract was purchased, **YOU** or a person authorized by **YOU** will receive a prorated refund of the purchase price. The proration will be based on the lesser of days or miles of coverage remaining.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - If **WE** cancel because the odometer has been disconnected or altered, or because the New Vehicle Limited or Powertrain Limited Warranty has been canceled or voided, **WE** will give **YOU** five (5) days' notice of cancellation.

APPRAISAL OF LOSS - The Appraisal of Loss section is not applicable.

ALASKA

WHAT THIS CONTRACT COVERS - The use of non-original manufacturer's parts is allowed.

APPRAISAL OF LOSS: Each party must bear expenses and fees, not including counsel and adjusters' fees, as determined by the umpire.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** may cancel this in the event of non-payment, fraud or material misrepresentation on the Registration. **WE** will mail to **YOU** written notice five (5) days before the contract is canceled.

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be a prorated amount of the purchase price, less claims paid, and less an administration fee of seven and one half percent (7.5%) of the prorated refund or \$50, whichever is less. If the cancellation refund is not paid or credited within forty-five (45) days of **YOUR** request to cancel, a ten percent (10%) penalty per month based on purchase price will be added to **YOUR** refund. If the cancellation is made by the obligor no administration fee will be charged. The proration will be based on the lesser of days or miles of **COVERAGE** remaining. **WE** will not subtract the **COST** of a **CLAIM**, if any, from the refund unless otherwise allowed by applicable law.

ARIZONA

Eligibility: Vehicle ineligibility only applies if the vehicle condition occurs after the contract was purchased.

WHAT THIS CONTRACT DOES NOT COVER - This **CONTRACT** is not responsible for a **FAILURE** or **CLAIM**:

- a) Caused by **YOUR** misuse, abuse, or negligence of **YOUR VEHICLE**;
- b) Caused by **YOUR** lack of maintenance required by the Maintenance Schedule for **YOUR VEHICLE**, as detailed in **YOUR Owner's Manual**;
- h) Caused by **YOUR** pulling a trailer or another vehicle, unless **YOUR VEHICLE** is equipped for this as recommended by the **VEHICLE** manufacturer;
- l) Relating to any part which is either not recommended by the **VEHICLE** manufacturer or does not meet **VEHICLE** manufacturer specifications;
- r) If a material misrepresentation was made on the Contract Registration or if **YOU** are no longer using **YOUR VEHICLE** in accordance with the eligibility requirements stated on the Contract Registration

CLAIM PROCEDURES - If prior authorization cannot be obtained, **YOU** may proceed with emergency repairs and notify **US** as soon as possible.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** may cancel this **CONTRACT** in the event the charge for **YOUR CONTRACT** has not been paid. If **YOUR VEHICLE** is a total loss or repossessed, **YOUR** cancellation rights under this **CONTRACT** will transfer to the Lienholder, if any.

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be a prorated amount of the purchase price, less any **CLAIMS** that have been paid and less an administration fee of ten percent (10%) of the gross amount paid or \$50, whichever is less. If the cancellation is made by the obligor no administration fee will be charged.

The proration will be based on the lesser of days or miles of **COVERAGE** remaining.

STATE DISCLOSURE - THE TIME AND MILEAGE LIMITS OF THIS **CONTRACT** COMMENCE ON THE PURCHASE DATE, EXCEPT FOR THE POWERTRAIN WRAP **CONTRACT** AND CERTIFIED PRE-OWNED IN-SERVICE DATE **CONTRACTS** WHICH COMMENCES ON THE SAME DATE AS THE MANUFACTURER'S WARRANTY. **CONTRACT** TERM INCLUDES THE MANUFACTURER'S WARRANTY, IF IN EFFECT.

STATE PROVISION LANGUAGE

The following Special State Requirements and/or Disclosures apply to **CONTRACTS** purchased in the following states and supersede any other provision herein.

CONNECTICUT

APPRAISAL OF LOSS - The Appraisal of Loss section is replaced with the following section:

RESOLUTION OF DISPUTES - **WE** shall make reasonable effort to resolve any disputes. In the event both parties cannot reach an agreement, **YOU** may file a formal written complaint with the Consumer Affairs Division of the Insurance Department, Connecticut Insurance Department, P.O. Box 816, Hartford, CT 06142-0816. **YOUR** complaint must describe the dispute and any attempts to resolve it, indicate the price of **YOUR VEHICLE** and the **COST** of repair, and include a copy of this **CONTRACT**. If the complaint is not resolved within thirty (30) days of receipt of **OUR** response, the state examiner shall transfer the matter to the Arbitration Unit within the Insurance Department for arbitration proceedings.

CUSTOMER CONTRACT CANCELLATION AND REFUNDS - **YOU** may cancel this **CONTRACT** at any time during its term including if the **VEHICLE** is returned, sold, lost or destroyed.

STATE DISCLOSURE - If this **CONTRACT** ends while **YOUR VEHICLE** is being repaired for a covered **FAILURE**, the **CONTRACT** is extended until the repairs for that **FAILURE** are completed.

Connecticut Public Act, 87-393, Laws 1987, requires an automobile dealer to provide an express warranty covering certain classes of used motor vehicles as follows:

Used vehicles with a sale price of \$3,000 but less than \$5,000, provides coverage for thirty (30) days or 1,500 miles, whichever occurs first.

Used vehicles with a sale price of \$5,000 or more, provides coverage for sixty (60) days or 3,000 miles, whichever occurs first.

The **VEHICLE YOU** have purchased may be covered by Connecticut Public Act, 87-393, Laws 1987. If so, the following is added to this **CONTRACT**: In addition to the dealer warranty required by Connecticut Public Act, 87-393, Laws 1987, **YOU** have elected to purchase this Service **CONTRACT**. This Service **CONTRACT** 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 the Service **CONTRACT**. The dealer warranty required by Connecticut Public Act, 87-393, Laws 1987, is provided free of charge. Furthermore, the definitions, **COVERAGE**, and exclusions stated in the Service **CONTRACT** apply only to the Service **CONTRACT** and are not the terms of the required dealer warranty.

CLAIM PROCEDURES - **YOU** may contact **MIC Property and Casualty Insurance Corporation** at the above address, by email at ally.dps@ally.com or by phone 1-800-631-5590. **YOU** will be asked to provide **YOUR** name, address, phone number, vehicle service **CONTRACT** number or **YOUR** vehicle identification number and a brief description of the concern/problem to present a **CLAIM** with **MIC Property and Casualty Insurance Corporation**.

DISTRICT OF COLUMBIA

CANCELLATION REFUNDS - If **YOU** cancel within sixty (60) days of the date this **CONTRACT** was purchased and no **CLAIMS** have been paid, a ten percent (10%) penalty per month will be added to **YOUR** refund if **YOUR** cancellation refund is not paid or credited within forty-five (45) days of **YOUR** request to cancel. If **YOU** have made a **CLAIM** or if **YOU** cancel more than sixty (60) days after the purchase date, **YOU** or a person authorized by **YOU** will receive a prorated refund of the purchase price, less **CLAIMS** paid and \$50 or ten percent (10%) of purchase price, whichever is less.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** may cancel this Contract in the event of non-payment, material misrepresentation on the Contract Registration or substantial breach of duty. **WE** will mail to **YOU** written notice five (5) days before the contract is canceled.

The obligations of the provider under this **CONTRACT** are covered by a policy of insurance issued by **MIC Property and Casualty Insurance Corporation**, Executive/Administrative Offices: 500 Woodward Avenue, 14th Floor, Detroit, MI 48226. State Disclosure: **OUR** obligations under this service **CONTRACT** are insured under a service **CONTRACT** reimbursement insurance policy.

STATE PROVISION LANGUAGE

The following Special State Requirements and/or Disclosures apply to **CONTRACTS** purchased in the following states and supersede any other provision herein.

GEORGIA

Eligibility

YOUR VEHICLE DOES NOT QUALIFY FOR THIS CONTRACT IF ANY OF THE FOLLOWING ARE TRUE:

ITEM 5 PAGE R2: The **VEHICLE** has received modifications made by you or with your knowledge altering the manufacturer's drivetrain performance specifications including both physical and programming modifications to the engine, transmission, engine tuning, fuel injection, air intake, exhaust, and software systems. The **VEHICLE** has received modifications altering the manufacturer's specifications to permit trailering, towing, or snow-plowing.

Cancellation Provisions

The Lienholder may request cancellation and receive refund for credit to the applicable account only in the event the **VEHICLE** is a total loss, or the **VEHICLE** has been repossessed by the Lienholder.

WHAT THIS CONTRACT DOES NOT COVER - This **CONTRACT** is not responsible for a **FAILURE** or **CLAIM**:

- a) Caused by misuse, abuse or negligence of **YOUR VEHICLE** by **YOU** or with **YOUR** knowledge;
- f) Caused by a condition that existed prior to purchase of this **CONTRACT** and was known to **YOU**, or if the odometer has stopped or been changed after the purchase of this **CONTRACT**;
- o) If alterations not meeting manufacturer's specifications have been made to **YOUR VEHICLE** by **YOU** or with **YOUR** knowledge, including but not limited to: all frame or suspension modifications; and lift kits and oversized tires (unless **YOU** have purchased the lift kit coverage); undersized tires; lowering kits; emissions and/or exhaust systems modifications; engine and/or computer modifications.
- p) If **YOU** have purchased the lift kit coverage, the following limitations apply: the total body and suspension lift modification is limited to 8 inches excluding lift kits installed at the factory by the **VEHICLE** manufacturer that do not affect the **VEHICLE**'s underlying manufacturer's warranties. The maximum allowable body lift is 3 inches; the maximum allowable tire size is 37 inch diameter by 12.5 inches wide. Lift kit components are not covered by this **CONTRACT**.

APPRAISAL OF LOSS - The Appraisal of Loss section is not applicable.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** may cancel this **CONTRACT** if the charge for **YOUR CONTRACT** has not been paid, fraud has been committed in the submission of a **CLAIM**, or if there is a material misrepresentation on the **CONTRACT** Registration. **WE** will mail **YOU** a 30 day written notice if **WE** cancel for fraud, material misrepresentation, or nonpayment. If **WE** issue cancellation notice, refunds must either accompany notice or be made on or before the cancellation date. A penalty of 25% of the unearned premium plus 18% interest per annum until such time as proper refund is made. If **YOUR VEHICLE** is a total loss or repossessed, **YOUR** cancellation rights under this **CONTRACT** will transfer to the Lienholder, if any. If **WE** cancel within sixty (60) days of the date **YOUR** contract was purchased, **YOU** will receive a full refund of the contract purchase price.

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be a prorated amount of the purchase price, less **CLAIMS** paid, less an administrative fee of \$50 or 10% of the pro-rata refund, whichever is less. A 10% penalty per month shall be added to a refund that is not paid or credited within 45 days after receipt of the cancellation request. If the cancellation is made by the obligor no administration fee will be charged. The proration will be based on the lesser of days or miles of **COVERAGE** remaining.

HAWAII

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - If **WE** cancel because the New Vehicle Limited or Powertrain Limited Warranty has been canceled or voided, or because the odometer has been disconnected or altered, **WE** will mail to **YOU** written notice five (5) days before the **CONTRACT** is canceled. The notice shall state the effective date and the reason for cancellation.

CANCELLATION REFUNDS - If **YOUR** cancellation refund is not paid or credited within forty-five (45) days after the cancellation, a ten percent (10%) penalty per month will be added to the refund.

IDAHO

CLAIM PROCEDURES - If prior authorization cannot be obtained, **YOU** may proceed with emergency repairs and notify **US** as soon as possible.

STATE DISCLOSURE - The following information is provided in accordance with Idaho Insurance Code Section 28.2804(9): **COVERAGE** afforded under this **CONTRACT** is not guaranteed by the Idaho Insurance Guaranty Association.

ILLINOIS

Definitions - "**FAILURE**" refers to the inability of an original or like replacement part covered by this **CONTRACT** to function in normal service, including **FAILURE** of a covered part due to normal wear and tear.

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be a prorated amount of the purchase price, less any **CLAIMS** paid and less an administration fee. The administration fee will be \$50 or ten percent (10%) of the purchase price, whichever is less.

If the cancellation is made by the obligor no administration fee will be charged. The proration will be based on the lesser of days or miles of **COVERAGE** remaining

STATE PROVISION LANGUAGE

The following Special State Requirements and/or Disclosures apply to **CONTRACTS** purchased in the following states and supersede any other provision herein.

INDIANA

STATE DISCLOSURE - In accordance with Indiana Chapter 43.2, Section 12(3): This service **CONTRACT** is not insurance and is not subject to Indiana insurance law.

IOWA

CLAIM PROCEDURES - If prior authorization cannot be obtained, **YOU** may proceed with emergency repairs and notify **US** as soon as possible.

CANCELLATION REFUNDS - If **YOU** cancel within sixty (60) days of the date this **CONTRACT** was purchased and no **CLAIMS** have been paid, a ten percent (10%) penalty per month will be added to **YOUR** refund if **YOUR** cancellation refund is not paid or credited within thirty (30) days of cancellation of **YOUR** service **CONTRACT**. If you have made a **CLAIM** or if **YOU** cancel more than sixty (60) days after the purchase date, **YOU** or a person authorized by **YOU** will receive a prorated refund of the purchase price, less any **CLAIMS** paid and less an administration fee of ten percent (10%) of the **CONTRACT** purchase price or \$50, whichever is less.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** will mail to **YOU** written notice fifteen (15) days before the contract is canceled for reasons other than non-payment, material misrepresentation on the Contract Registration or substantial breach of duty. The notice shall state the effective date and the reason for cancellation. The notice shall state the effective date and the reason for cancellation.

For Iowa residents only, if **YOU** have questions or concerns with this service **CONTRACT**, **YOU** may contact the Iowa Insurance Department at the following address and telephone number: Iowa Insurance Division, 1963 Bell Avenue, Suite 100 Des Moines, Iowa 50315 Telephone number (515) 654-6600.

KANSAS

WHAT THIS CONTRACT DOES NOT COVER

- s) For economic loss, including loss of time, inconvenience, lodging, food, storage or other incidental or consequential loss or damage that may result from a **FAILURE**;

Additional Protection - The paragraph titled "Trip Interruption" is not applicable.

APPRAISAL OF LOSS - The Appraisal of Loss section is not applicable.

LOUISIANA

CLAIM PROCEDURES - If prior authorization cannot be obtained, **YOU** may proceed with emergency repairs and notify **US** as soon as possible.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** may cancel this **CONTRACT** in the event the charge for **YOUR CONTRACT** has not been paid, if there is a material misrepresentation on the **CONTRACT** Registration or a substantial breach of duties by **YOU** relating to the covered **VEHICLE** or its use. If **WE** cancel for these reasons, no prior notice is required. If **WE** cancel, **YOU** will not be charged an administration fee. If **YOUR VEHICLE** is a total loss or repossessed, **YOUR** cancellation rights under this **CONTRACT** will transfer to the **CONTRACT** Lienholder, if any. **WE** will mail written notice at **YOUR** last known address in our records 15 days prior to the cancellation. The notice shall state the effective date and the reason for cancellation.

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be a prorated amount of the purchase price, less a \$50 administration fee and a ten percent (10%) penalty per month will be added to the refund if the cancellation refund is not paid or credited within forty-five (45) days of the request to cancel. If the cancellation is made by the obligor no administration fee will be charged.

The proration will be based on the lesser of days or miles of **COVERAGE** remaining. **WE** will not subtract the **COST** of a **CLAIM**, if any, from the refund unless otherwise allowed by applicable law.

The obligations of the provider under this **CONTRACT** are insured under Service **CONTRACT** Reimbursement Policy issued by MIC Property and Casualty Insurance Corporation, Executive/Administrative Offices: 500 Woodward Avenue, 14th Floor, Detroit, MI 48226.

STATE DISCLOSURE: A Motor Vehicle Service **CONTRACT** is not insurance contract and is not regulated by the Department of Insurance. Any concerns or complaints regarding the Motor **VEHICLE CONTRACT** maybe be directed to the Attorney General.

MAINE

CLAIM PROCEDURES - If prior authorization cannot be obtained, **YOU** may proceed with emergency repairs and notify **US** as soon as possible.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - If **WE** cancel, **WE** will mail to **YOU** written notice fifteen (15) days before the contract is canceled stating the reason and the effective date for the cancellation.

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price and any applicable sales tax as required by state law will be refunded unless a claim has been made. Cancellations made within sixty (60) days of the date this **CONTRACT** was purchased and no **CLAIMS** have been paid, a ten percent (10%) penalty per month will be added to the refund if the cancellation refund is not paid or credited within forty-five (45) days of the return of the service **CONTRACT**. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be a prorated amount of the purchase price, less a \$50 administration fee administration fee or ten percent (10%) of the purchase price, whichever is less. If the cancellation is made by the obligor no administration fee will be charged.

The proration will be based on the lesser of days or miles of **COVERAGE** remaining. **WE** will not subtract the **COST** of a **CLAIM**, if any, from the refund unless otherwise allowed by applicable law.

STATE PROVISION LANGUAGE

The following Special State Requirements and/or Disclosures apply to **CONTRACTS** purchased in the following states and supersede any other provision herein.

MARYLAND

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made. Cancellations made within sixty (60) days of the date this **CONTRACT** was purchased and no **CLAIMS** have been paid, a ten percent (10%) penalty per month will be added to the refund if the cancellation refund is not paid or credited within forty-five (45) days of the return of the service **CONTRACT**. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be a prorated amount of the purchase price, less a \$50 administration fee. If the cancellation is made by the obligor no administration fee will be charged.

The proration will be based on the lesser of days or miles of **COVERAGE** remaining. **WE** will not subtract the **COST** of a **CLAIM**, if any, from the refund unless otherwise allowed by applicable law.

STATE DISCLOSURE - The following provisions are included in this **CONTRACT**. In accordance with Maryland Commercial Law, Article 14-404 (b) (2) (i) (ii), (2) (i) A service **CONTRACT** is extended automatically when the provider fails to perform the services under the service **CONTRACT**. (ii) The service **CONTRACT** does not terminate until the services are provided in accordance with the terms of the service **CONTRACT**. Maryland Transportation Article §15.311.2 (h) The repair of a malfunction or defect covered under a mechanical repair contract shall include the **COST** of the tear down and diagnosing the malfunction or defect.

MINNESOTA

WHAT THIS CONTRACT DOES NOT COVER - This **CONTRACT** is not responsible for a **FAILURE** or **CLAIM**:

- f) If the odometer has stopped or been changed after this **CONTRACT** has been purchased;
- r) If a material misrepresentation as to the **VEHICLE'S** intended use was made on the **CONTRACT** Registration, or if **YOU** are no longer using **YOUR VEHICLE** in accordance with the eligibility requirements stated on the **CONTRACT** Registration;

CANCELLATION REFUNDS - If **YOUR** cancellation refund is not paid or credited within forty-five (45) of **YOUR** request to cancel, a ten percent (10%) penalty per month will be added to **YOUR** refund.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** may cancel this **CONTRACT** in the event the charge for **YOUR CONTRACT** has not been paid, the odometer has been disconnected or altered after the **CONTRACT** was purchased, the New Vehicle Limited or Powertrain Limited Warranty has been canceled or voided due to modifications made to the **VEHICLE** after the **CONTRACT** was purchased, or if there is a material misrepresentation on the **CONTRACT** Registration as to the **VEHICLE'S** intended use. **WE** will mail to **YOU** written notice fifteen (15) days before the contract is canceled stating the reason and the effective date for the cancellation, unless cancellation is for nonpayment, material misrepresentation, or substantial breach in which case five (5) days notice will be provided.

STATE DISCLOSURE - Minnesota Statute 325F.662, subd. 2, provides for express warranty coverage on used vehicles as follows: 1) If the used motor vehicle has less than 36,000 miles, the warranty must remain in effect for at least sixty (60) days or 2,500 miles, whichever comes first; 2) If the used motor vehicle has 36,000 miles or more but less than 75,000 miles, the warranty must remain in effect for at least thirty (30) days or 1,000 miles, whichever comes first.

All **COVERAGE** provided for **YOUR VEHICLE** under this motor **VEHICLE** service contract shall exclude coverage currently in force under any express warranty providing the same **COVERAGE** for such **VEHICLE** as outlined above.

MISSOURI

CLAIM PROCEDURES - If prior authorization cannot be obtained, **YOU** may proceed with emergency repairs and notify **US** as soon as possible.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** may cancel this **CONTRACT** in the event the charge for **YOUR CONTRACT** has not been paid, the odometer has been disconnected or altered, the New Vehicle Limited or Powertrain Limited Warranty has been canceled or voided, or if there is a material misrepresentation on the **CONTRACT** Registration. If **WE** cancel, **YOU** will not be charged an administration fee. If **YOUR VEHICLE** is a total loss or repossessed, **YOUR** cancellation rights under this **CONTRACT** will transfer to the **CONTRACT** Lienholder, if any. In accordance with Missouri statutes, if **YOU** cancel this **CONTRACT**, **WE** shall mail a written notice of termination to **YOU** within fifteen (15) days of the date of the termination.

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made. If a claim has been made, the full purchase price less any claims that have been paid will be refunded. If the cancellation refund is not paid within thirty (30) days of the return of the service contract, a ten percent (10%) penalty per month will be added to the refund. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be a prorated amount of the purchase price, less any claims that have been paid, and less a \$50 administration fee and **WE** will mail written notice to **YOU** within forty-five (45) days of the date of cancellation.

The proration will be based on the lesser of days or miles of **COVERAGE** remaining.

STATE DISCLOSURE - The following information is provided in accordance with Missouri statute 385.208(1): This **CONTRACT** is not an insurance contract.

MONTANA

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** will mail to **YOU** written notice five (5) days before the contract is canceled for reasons other than non-payment, material misrepresentation on the Contract Registration or substantial breach of duty by **YOU**. The notice shall state the effective date and the reason for cancellation.

STATE PROVISION LANGUAGE

The following Special State Requirements and/or Disclosures apply to **CONTRACTS** purchased in the following states and supersede any other provision herein.

NEBRASKA

Limit of Liability - WE will use the NADA books to determine the actual cash value of the **VEHICLE**.
APPRAISAL OF LOSS - The Appraisal of Loss section is not applicable.

NEVADA

Eligibility

YOUR VEHICLE DOES NOT QUALIFY FOR THIS CONTRACT IF ANY OF THE FOLLOWING ARE TRUE:

ITEM 4 PAGE R2: This Contract will not be initially issued to any vehicle whose original warranty has ever been voided by the manufacturer. However, if this Contract has already been issued and the manufacturer's warranty becomes void during the term of this Contract, We will not automatically suspend all coverage. We will not provide any coverage that would have otherwise been provided under the manufacturer's warranty. However, We will continue to provide any other coverage under this Contract, unless such coverage is otherwise excluded by the terms of this Contract.

WHAT THIS CONTRACT DOES NOT COVER - This **CONTRACT** is not responsible for a **FAILURE** or **CLAIM**:

- o) This CONTRACT will not cover any unauthorized or non-manufacturer-recommended modifications to the VEHICLE, or any damages arising from such unauthorized or non-manufacturer recommended modifications, including but not limited to: all frame or suspension modifications; lift kits and oversized tires; undersized tires; lowering kits; emissions and/or exhaust systems modifications; engine and/or computer modifications. However, if the VEHICLE is modified or repaired in an unauthorized or non-manufacturer-recommended manner, WE will not automatically suspend all COVERAGE. This CONTRACT will continue to provide any applicable COVERAGE that is not related to the unauthorized or non-manufacturer-recommended modification or any damages arising therefrom, unless such COVERAGE is otherwise excluded by the terms of this CONTRACT;**

CLAIM PROCEDURES - If **PRIOR AUTHORIZATION** cannot be obtained, **YOU** may proceed with emergency repairs and notify **US** as soon as possible.

Transfer - The transfer fee is \$25.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** may cancel this **CONTRACT** in the event the charge for **YOUR CONTRACT** has not been paid by **YOU**, the odometer has been disconnected or altered, the New Vehicle Limited or Powertrain Limited Warranty has been canceled or voided and this substantially and materially increases the service required under this service **CONTRACT**, or if there is a material misrepresentation by **YOU** in obtaining this **CONTRACT** or in the submission of a **CLAIM**.

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made. Cancellations made within sixty (60) days of the date this **CONTRACT** was purchased and no **CLAIMS** have been paid, a ten percent (10%) penalty per month will be added to the refund if the cancellation refund is not paid or credited within forty-five (45) days of the return of the service **CONTRACT**. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be a prorated amount of the purchase price, less a \$25 cancellation fee. If the cancellation is made by the obligor no cancellation fee will be charged. The proration will be based on the lesser of days or miles of **COVERAGE** remaining. **WE** will not subtract the **COST** of a **CLAIM**, if any, from the refund unless otherwise allowed by applicable law.

This **CONTRACT** is nonrenewable.

STATE DISCLOSURE - **For Nevada residents only.** As required by Nevada regulation NAC 690C.110. If **YOU** are not satisfied with the manner in which the provider is handling the **CLAIM** on the **CONTRACT**, **YOU** may contact the Commissioner at the Nevada Insurance Department at the following toll-free telephone number: (888) 872-3234.

NEW HAMPSHIRE

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be a prorated amount of the purchase price, less a \$50 administration fee or ten percent (10%) of the purchase price, whichever is less. If the cancellation is made by the obligor no administration fee will be charged. The proration will be based on the lesser of days or miles of **COVERAGE** remaining. **WE** will not subtract the **COST** of a **CLAIM**, if any, from the refund unless otherwise allowed by applicable law.

INSURANCE DISCLOSURE - The obligations of the provider under this **CONTRACT** are covered by a policy of insurance issued by MIC Property and Casualty Insurance Corporation, Executive/Administrative Offices: **500 Woodward Avenue, 14th Floor, Detroit, MI 48226**. In the event the provider does not pay any **CLAIM** or make any refund or consideration due, including the return of any unearned provider fee, within thirty (30) days after proof of loss has been filed or the provider ceases to do business or goes bankrupt, **YOU** may apply directly to MIC Property and Casualty Insurance Corporation for the protection afforded by this **CONTRACT** at 1-800-631-5590.

STATE DISCLOSURE - The following is provided in accordance with RSA 415-C:6(h) of the New Hampshire Revised Statutes. In the event **YOU** do not receive satisfaction under this **CONTRACT**, **YOU** may contact the New Hampshire Insurance Department at the following address and telephone number: New Hampshire Insurance Department, 21 South Fruit Street Concord, NH 03301 Telephone number (603) 271-2261.

STATE PROVISION LANGUAGE

The following Special State Requirements and/or Disclosures apply to **CONTRACTS** purchased in the following states and supersede any other provision herein.

NEW JERSEY

The following is added to the **GENERAL TERMS AND CONDITIONS** section of this agreement: This **CONTRACT** does not cover pre-existing conditions. Repairs covered under this Agreement may be affected with one or more parts supplied by a source other than the manufacturer of YOUR motor **VEHICLE**. This **CONTRACT** does not allow YOU to recover consequential damages.

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.

CANCELLATION REFUNDS - If **YOU** cancel within sixty (60) days of the date this **CONTRACT** was purchased and no **CLAIMS** have been paid, a ten percent (10%) penalty per month based on purchase price will be added to **YOUR** refund if **YOUR** cancellation refund is not paid or credited within forty-five (45) days of **YOUR** request to cancel.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - If **WE** cancel, **YOU** will not be charged an administration fee, and **WE** will mail **YOU** a written notice to be delivered five (5) days prior to the effective date of cancellation. The notice shall state the effective date and the reason for cancellation. A written notice is not required if the reason for cancellation is nonpayment of the **CONTRACT** charge, a material misrepresentation or omission, or a substantial breach of Contractual obligations concerning the **VEHICLE** or its use.

NEW MEXICO

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** may this cancel this Contract within seventy (70) days from the purchase date for any reason. After seventy (70) days, **WE** may only cancel this service Contract for fraud, material misrepresentation, non-payment, or a substantial breach of duty by **YOU** relating to the covered property or its use. If **WE** cancel, **WE** will give **YOU** fifteen (15) days prior notice of cancellation.

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made.

Cancellations made within sixty (60) days of the date this **CONTRACT** was purchased and no **CLAIMS** have been paid, a ten percent (10%) penalty of the purchase price per thirty (30) day period or any portion thereof will be added to the refund if the cancellation refund is not paid or credited within sixty (60) days of cancellation of the service **CONTRACT**.

If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be a prorated amount of the purchase price less **CLAIMS** paid and an administration fee of \$50 or ten percent (10%) of the refund, whichever is less. The administration fee will be no more than ten percent (10%) of the purchase price. If the cancellation is made by the obligor no administration fee will be charged. The proration will be based on the lesser of days or miles of **COVERAGE** remaining. This service **CONTRACT** is insured by **MIC Property and Casualty Insurance Corporation**. 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 **MIC Property and Casualty Insurance Corporation**, 500 Woodward Ave, 14th Floor, Detroit, MI 48226 or contact 1-800-631-5590 or ally.dps@ally.com. If you have any concerns regarding the handling of **YOUR CLAIM**, you may contact the Office of Superintendent of Insurance at 855-427-5674.

NEW YORK

CANCELLATION REFUNDS - If **YOU** cancel within sixty (60) days of the date this **CONTRACT** was purchased and no **CLAIMS** have been paid, a ten percent (10%) penalty per month will be added to **YOUR** refund if **YOUR** cancellation refund is not paid or credited within thirty (30) days of cancellation of **YOUR** service **CONTRACT**.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** may cancel this **CONTRACT** if the charge for **YOUR CONTRACT** has not been paid, the odometer has been disconnected or altered, the New Vehicle Limited or Powertrain Limited Warranty has been canceled or voided, or if there is a material misrepresentation on the **CONTRACT** Registration. If **WE** cancel, **WE** will not charge **YOU** an administration fee.

If **WE** cancel because the New Vehicle Limited or Powertrain Limited Warranty has been canceled or voided or because the odometer has been disconnected or altered, **WE** will: 1) give **YOU** fifteen (15) days prior written notice before the **CONTRACT** is canceled, and 2) provide **YOU** with the reason and the effective date of cancellation.

INSURANCE DISCLOSURE - The obligations of the provider under this **CONTRACT** are covered by a policy of insurance issued by **MIC Property and Casualty Insurance Corporation**, Executive/Administrative Offices: 500 Woodward Avenue, 14th Floor, Detroit, MI 48226. In the event the provider does not pay any **CLAIM** or make any refund or consideration due, including the return of any unearned provider fee, within thirty (30) days after proof of loss has been filed or the provider ceases to do business or goes bankrupt, **YOU** may apply directly to **MIC Property and Casualty Insurance Corporation** for the protection afforded by this **CONTRACT** at 1-800-631-5590, Monday through Friday, 8:00 a.m. to 5:00 p.m. local time.

STATE DISCLOSURE Section 198b of New York General Business Law requires an automobile dealer to provide an express warranty covering certain classes of used motor vehicles as follows:

Used vehicles with 36,000 miles or less:

Provides coverage for ninety (90) days or 4,000 miles, whichever occurs first

Used vehicles with more than 36,000 miles but less than 80,000 miles:

Provides coverage for sixty (60) days or 3,000 miles, whichever occurs first

Used vehicles with 80,000 miles but not more than 100,000 miles:

Provides coverage for thirty (30) days or 1,000 miles, whichever occurs first

The vehicle **YOU** have purchased may be covered by Section 198b of New York General Business Law. **YOU** have elected to purchase this Service **CONTRACT**. This Service **CONTRACT** 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 the Service **CONTRACT**. The dealer warranty required by Section 198b of New York General Business Law is provided free of charge. Furthermore, the definitions, **COVERAGE** and exclusions stated in the Service **CONTRACT** apply only to the Service **CONTRACT** and are not the terms of the required dealer warranty.

STATE PROVISION LANGUAGE

The following Special State Requirements and/or Disclosures apply to **CONTRACTS** purchased in the following states and supersede any other provision herein.

NORTH CAROLINA

CANCELLATION REFUNDS - If **YOU** cancel within sixty (60) days of the date this **CONTRACT** was purchased, the entire purchase price will be refunded unless **YOU** have made a **CLAIM**. If **YOU** have made a **CLAIM** or if **YOU** cancel more than sixty (60) days after the purchase date, **YOU** or a person authorized by **YOU** will receive a prorated refund of the purchase price, less any **CLAIMS** that have been paid and less an administration fee of \$50 or ten percent (10%) of the pro rata refund, whichever is less.

If **WE** cancel within sixty (60) days of the date **YOUR** contract was purchased, **YOU** will receive a full refund of the contract purchase price. If **WE** cancel after sixty (60) days from the date the contract was purchased, **YOU** or a person authorized by **YOU** will receive a prorated refund of the purchase price. The proration will be based on the lesser of days or miles of coverage remaining.

OKLAHOMA

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be one hundred percent (100%) of the unearned pro rata premium less any **CLAIMS** paid and less an administration fee of ten percent (10%) of the unearned pro rata premium or fifty dollars (\$50.00), whichever is less. If the cancellation is made by the obligor no administration fee will be charged. The proration will be based on the lesser of days or miles of **COVERAGE** remaining.

Oklahoma State Disclosure: Pursuant to Oklahoma Statutes, Title 15 §141.21: This is not an insurance Contract. **COVERAGE** afforded under this **CONTRACT** is not guaranteed by the Oklahoma Insurance Guaranty Association.

Pursuant to Oklahoma Statutes, Title 15 §141.2: Oklahoma Service Warranty Statues do not apply to commercial use references in service warranty **CONTRACTS**. Roadside Assistance services are provided by Nation Motor Club LLC, 800 Yamato Road, Suite 100, Boca Raton, FL 33431 800-338-2680. In Oklahoma, Universal Warranty Corporation's license number is 44198036.

OREGON

The word provider is replaced with obligor or obligor/provider.

APPRAISAL OF LOSS - The Appraisal of Loss section is not applicable.

CLAIM PROCEDURES - If prior authorization cannot be obtained, **YOU** may proceed with emergency repairs and notify **US** as soon as possible.

SOUTH CAROLINA

CLAIM PROCEDURES - If prior authorization cannot be obtained, **YOU** may proceed with emergency repairs and notify **US** as soon as possible.

CANCELLATION REFUNDS - If **YOU** cancel within sixty (60) days of the date this **CONTRACT** was purchased and no **CLAIMS** have been paid, a ten percent (10%) penalty per month will be added to **YOUR** refund if **YOUR** cancellation refund is not paid or credited within forty-five (45) days of **YOUR** request to cancel. If **WE** cancel within sixty (60) days of the date **YOUR** contract was purchased, **YOU** will receive a full refund of the contract purchase price. If **WE** cancel after sixty (60) days from the date the contract was purchased, **YOU** or a person authorized by **YOU** will receive a prorated refund of the purchase price. The proration will be based on the lesser of days or miles of coverage remaining.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - If **WE** cancel because the odometer has been disconnected or altered, or because the New Vehicle Limited or Powertrain Limited Warranty has been canceled or voided, **WE** will mail notice of cancellation with the effective date and reason for cancellation to **YOU** at least fifteen (15) days before the effective date of cancellation.

STATE DISCLOSURE - If **YOU** have questions or concerns with this **CONTRACT**, **YOU** may contact the South Carolina Department of Insurance at the following address and phone number: South Carolina Department of Insurance Capitol Center, 1201 Main Street, Suite 1000 Columbia, SC 29201 (800) 768-3467 If **WE** cancel this Contract, the cancellation and refund will be processed according to the **CANCELLATION REFUNDS** section, except no administration fee will be charged.

STATE PROVISION LANGUAGE

The following Special State Requirements and/or Disclosures apply to **CONTRACTS** purchased in the following states and supersede any other provision herein.

TEXAS

Customer Satisfaction Procedure - Address unresolved complaints about a Provider or questions about the regulation of Service contract Providers to: Texas Department of Licensing and Regulation, 920 Colorado, Austin, TX 78701 or by phone at (512) 463-6599.

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made. If a **CLAIM** has been made, the refund will be the full purchase price less any **CLAIMS** that have been paid. Cancellations made more than sixty (60) days after the purchase date, the refund will be a prorated refund of the purchase price, less any **CLAIMS** that have been paid, and less a \$50 administration fee. If the cancellation refund is not paid or credited within forty-five (45) days of the request to cancel, a ten percent (10%) penalty per month will be added to the refund. The proration will be based on the lesser of days or miles of **COVERAGE** remaining. **WE** will not subtract the **COST** of a **CLAIM**, if any, from the refund unless otherwise allowed by applicable law.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - If **WE** cancel, **WE** will give **YOU** five (5) day's written notice of cancellation with the reason and effective date of cancellation; and **YOU** will not be charged an administration fee.

INSURANCE DISCLOSURE - This **CONTRACT** is administered by Universal Warranty Corporation, Texas Administrator License No. 143.

VIRGINIA

STATE DISCLOSURE - 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.

WISCONSIN

CLAIM PROCEDURES - In the event of a **FAILURE**, **YOU** must use reasonable means to protect the covered **VEHICLE** from additional damage. In some cases, **WE** may ask to inspect the **VEHICLE** and for **YOU** to provide reasonable information that **WE** may require (including proof of required maintenance) prior to completion of a repair.

In any event, **YOU** should provide notice and/or proof of loss as soon as reasonably possible and within one year of the breakdown. **YOUR** failure to obtain prior authorization may invalidate or reduce a **CLAIM** payment if **WE** are prejudiced in any way, unless it was not reasonably possible for **YOU** to do so. **WE** may reimburse **YOUR COST** to repair or replace a covered part, if **YOU** submit an original paid invoice from a licensed repair facility, or **WE** may authorize and pay for the repair, replacement, or service ourselves. If **YOU** need assistance in submitting a **CLAIM** or obtaining a service covered by this **CONTRACT**, call 1-800-631-5590, Monday through Friday, 8:00 a.m. to 5:00 p.m. local time.

APPRAISAL OF LOSS - The Appraisal of Loss section is not applicable.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** may cancel this **CONTRACT** in the event the charge for **YOUR CONTRACT** has not been paid, if there is a material misrepresentation on the Contract Registration by **YOU** to **US**, or a substantial breach of **YOUR** duties relating to **YOUR VEHICLE** or its use. In the event **WE** cancel this **CONTRACT**, **WE** shall mail a written notice to **YOU** at **YOUR** last known address in **OUR** records at least 5 days prior to cancellation. The notice shall state the effective date of the cancellation and the reason for the cancellation. In the event of a total loss of **YOUR VEHICLE** that is not covered by a replacement of the **VEHICLE** pursuant to the terms of this **CONTRACT**, **YOU** shall be entitled to cancel this **CONTRACT**.

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this Contract was purchased, the entire purchase price will be refunded unless a claim has been made. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be a prorated amount of the purchase price, less any **CLAIMS** paid and less an administration fee of ten percent (10%) of the **CONTRACT** purchase price or \$50 whichever is less. The administration fee will not exceed ten percent (10%) of the provider fee. If the cancellation is made by the obligor no administration fee will be charged. The proration will be based on the lesser of days or miles of **COVERAGE** remaining. A ten percent (10%) penalty per month will be added to **YOUR** refund if **YOUR** cancellation refund is not paid or credited within forty-five (45) days of **YOUR** request to cancel. In the event of a total loss the refund will be a prorated amount of the purchase price, less any claims paid and no cancellation fee will be charged.

STATE DISCLOSURE - **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.**

STATE PROVISION LANGUAGE

The following Special State Requirements and/or Disclosures apply to **CONTRACTS** purchased in the following states and supersede any other provision herein.

WYOMING

WHAT THIS CONTRACT COVERS - The use of non-original manufacturer's parts is allowed.

OBLIGOR CONTRACT CANCELLATION AND REFUNDS - **WE** may terminate this **CONTRACT** in accordance with the following:

- a) If this **CONTRACT** has been in effect for less than sixty (60) days, **WE** may terminate this **CONTRACT** by mailing or delivering to **YOU** written notice of termination at least:
 - Ten (10) days before the effective date of termination if **WE** cancel for nonpayment of premium, or
 - Thirty (30) days before the effective date of termination if **WE** cancel for any other reason.
- b) If this **CONTRACT** has been in effect for sixty (60) days or more, **WE** may terminate this **CONTRACT** only for one or more of the following reasons: 1) Nonpayment of premium; 2) Material misrepresentation of fact which, if known to **US**, would have caused **US** not to issue the **CONTRACT**; 3) Substantial change in the risk assumed, except to the extent that **WE** should reasonably have foreseen the change or contemplated the risk in writing the **CONTRACT**; or 4) Substantial breaches of contractual duties, conditions or warranties.

If **WE** terminate, **WE** will mail or deliver to **YOU** written notice of termination stating the reason for termination and the effective date of cancellation at least: Ten (10) days before the effective date of termination for the reason stated in (b) 1, above, or forty-five (45) days before the effective date of termination for the reasons stated in (b) 2, 3 or 4 above. If **WE** cancel, **YOU** will not be charged an administration fee. If **YOUR VEHICLE** is a total loss or repossessed, **YOUR** cancellation rights under this **CONTRACT** transfer to the Lienholder, if any. In Wyoming, the Lienholder may request cancellation and receive refund for credit to the applicable account only in the event the **VEHICLE** is a total loss, or the **VEHICLE** has been repossessed by the Lienholder.

CANCELLATION REFUNDS - Refunds are calculated as follows for all customer, obligor or lienholder requests. Cancellations made within sixty (60) days of the date this **CONTRACT** was purchased and no **CLAIMS** have been paid, a ten percent (10%) penalty per month will be added to the refund if the cancellation refund is not paid or credited within forty-five (45) days of the request to cancel. Cancellations made within sixty (60) days of the date this **Contract** was purchased, the entire purchase price will be refunded unless a claim has been made. If a **CLAIM** has been made or the cancellation is after sixty (60) days from the purchase date, the refund will be unused portion of the purchase price, less a \$50 administration fee. If the cancellation is made by the obligor no administration fee will be charged. The unused portion of the purchase price will be determined based on the prorated amount based on the lesser of days or miles. **WE** will not subtract the **COST** of a **CLAIM**, if any, from the refund unless otherwise allowed by applicable law.