CONTRACT APPLICATION

for a Medium Duty Truck Coverage Contract.

GLAT *9999999*

Customer Name _____
Current Address _____
City _____
State/Zip _____
Email _____
Customer Ph. (___)_____ Mobile (___) _____
Dealer Name _____
Dealer Phone _____
Dealership State Lic. #_____

Vehicle Year _____
Vehicle Make _____
Vehicle Model _____
Mileage _____
VIN _____
Vehicle Price _____
Engine _____
Transmission _____
Lien Holder _____

Administrator Use

Amount _____
Options _____
Ded. Adj. _____
Total _____
Dlr. Ck. _____
Check # _____
Accepted by _____
Date ___/___/___
Contract # _____

CONTRACT CHOICE

- ☐ **12 Months or 15,000 Miles**
- ☐ **24 Months or 30,000 Miles**
- ☐ **36 Months or 45,000 Miles**

☐ **GASOLINE** ☐ **DIESEL**

GVWR CATEGORY

- ☐ **6,001 – 10,000 lbs. GVWR**
- ☐ **10,001 – 14,000 lbs. GVWR**
- ☐ **14,001 – 16,000 lbs. GVWR**
- ☐ **16,001 – 19,500 lbs. GVWR**

ACTUAL GVWR: _____

SAMPLE

STATED COMPONENT COVERAGE

If an item is NOT specifically listed then the item is NOT covered.

ENGINE: All internally lubricated parts, camshaft and bearings, connecting rods and bearings, crankshaft and bearings, cylinder block, main bearings, distributor shaft, exhaust manifold, intake manifold, oil pump and gears, pick-up screen, pistons, piston rings, wrist pins, timing chain and gears, timing belt, cylinder heads, exhaust valves, intake valves, valve springs and retainers, push rods, rocker arms and shafts, hydraulic and solid lifters. **SEALS AND GASKETS:** Cylinder head gaskets and intake manifold gaskets are covered. All other seals and gaskets are covered as a result of a covered repair. **TRANSMISSION: Automatic** – All internally lubricated parts, case, torque converter, lock-up converter, gears and shafts, bearings, bushings, bands, friction and steel clutch plates, steel drums, pump, servo unit, valve body and plate, governor. **Manual** – All internally lubricated parts, case, bearings, bushings, gears, shafts, synchronizers, spacers, main drive gear, main shaft, shift forks, synchronizer drums, overdrive housing. **(Exclusions are clutch, pressure plate, throwout bearing, linkage, cables, shifter, electronic switches, solenoids, and clutch slave cylinders.) FOUR (4) WHEEL DRIVE AND ALL WHEEL DRIVE:** All internally lubricated parts, transfer case, bearings, bushings, chains, gears, sleeves, and sprockets. **DRIVE AXLE:** All internally lubricated parts, drive axle housing, ring and pinion gears, spider gears, side gears, bearings, bushings, spacers, yokes, axle shafts, driveshafts, carrier bearing, universal joints, CV joints (provided the boots are not torn or damaged). **(Exclusions are CV joint boots, locking hubs and wheel hubs.) AIR CONDITIONING:** (OEM installed equipment only.) Accumulator, compressor, clutch, clutch bearing, condenser, dryer/receiver, evaporator. **(Exclusions are component failure due to contamination of the specified manufactured refrigeration oil, recharge and evacuation of system, A/C system conversion from freon to other chemicals and any retrofit process.) NON ABS BRAKES:** All internally lubricated parts of the hydraulic system including the master cylinder, vacuum power assist booster and valve, disc brake calipers, wheel cylinders, steel brake lines and hoses. **(Exclusions are: linings, rotors, pads, drums, hardware and any component failure due to fluid contamination.) COOLING:** Radiator, water pump, thermostat, electric radiator fan, fan and clutch, coolant recovery container. **(Exclusions are belts, hoses, heater core, blower motors, and electronic switches.) ELECTRICAL:** Alternator, electric horn, front wiper motor, rear defroster switch, starter motor, starter drive assembly, starter solenoid, and voltage regulator. **FLUIDS:** Any fluids required as a result of a covered repair. **(Exclusions are air conditioning refrigerant, filters, oil additives.) STEERING:** Power steering pump, rack and pinion, steering gear box. **SUSPENSION:** Upper and lower control arms, upper and lower ball joints, leaf and coil springs (only if broken), wheel bearings, and spindles. **TURBOCHARGER:** (OEM installed equipment only.) All internally lubricated parts, housing, wastegate, vanes, shafts, and bearings. **LABOR:** Labor charges shall be based on the current *MOTOR's Labor Guide* and rates shall be within accepted industry standards. **TOWING:** Reimbursement up to one hundred dollars ($100) per covered breakdown. **DEDUCTIBLE:** A one hundred dollar ($100) **Deductible** will apply per repair visit.

RETAIL PURCHASE PRICE: $

IMPORTANT INFORMATION: Please refer to IMPORTANT DEFINITIONS section under TERMS & CONDITIONS for defined Boldfaced terms.

Our obligations to perform under this **Contract** are insured by a policy of insurance issued by American Bankers Insurance Company of Florida, an Assurant Solutions company, 11222 Quail Roost Drive, Miami, FL 33157. If **We** do not settle **Your** claim within sixty (60) days of **Our** receipt of **Your** proof of claim, then **You** may make a direct claim with American Bankers Insurance Company of Florida. The telephone number is 1-866-306-6694. **You** acknowledge that **You** have read, understand and accept the Terms & Conditions in this **Contract Application,** including the plan, term, price, and Arbitration Provision. **You** acknowledge that this **Contract** is between **You** and **GWC. The purchase of this Coverage is NOT required to obtain financing for this Vehicle. THIS IS NOT AN INSURANCE POLICY.** Unless otherwise regulated under state law, the contents of this **Contract** should be interpreted and understood within the meaning of a "service contract" in Public Law #93-637.

SIGNATURES

Customer _____ Dealer Salesperson _____ Date _____

Upon signing, Selling Dealer will give You a copy of this Contract Application. You will be sent an Identification Card upon acceptance of this Contract Application by the Administrator. See Terms & Conditions for additional information.

GWC Warranty Corporation
Mailing Address: P.O. Box 7900 | Wilkes-Barre, PA 18773-7900
Physical Address: Showroom Level | 40 Coal Street | Wilkes-Barre, PA 18702-5236
1.800.482.7357 | Local: 1.570.414.7777 | Fax: 1.888.840.7883 | Fax: 1.570.414.7883
www.gwcwarranty.com

No Worries. JustDRIVE®

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TERMS & CONDITIONS

1. IMPORTANT DEFINITIONS: **You** should understand the following terms, which are **Boldfaced** throughout this **Contract Application.**

- **Contract Application** means this offer by the **Customer** identified on front page of this document, to purchase this vehicle service **Contract.**
- **Contract** means an accepted **Contract Application** by the **Administrator.**
- **You, Your,** and/or **Contract Holder** refers to the **Customer** applying for the purchase of this **Contract.**
- **We, Us, Our, Obligor, Administrator,** and/or **GWC** means the **GWC Warranty Corporation**, the party processing claims and **Contract Applications**, and the party **Contractually Obligated** to the **Contract Holder** under the terms of this **Contract**; or in a **Dealer Obligor** designated state, the **Selling Dealer.** See Special State Requirements/Disclosures for exceptions.
- **Covered Component(s)** means those items specifically listed on the front of this **Contract Application** under **STATED COMPONENT COVERAGE.**
- **Covered Repair** means the repair or replacement of any **Covered Component** that has failed as a result of a **Mechanical Breakdown** and is approved by the **Administrator** in advance.
- **Deductible** means the standard one hundred dollar ($100) that **You** will need to pay per repair visit.
- **Mechanical Breakdown** means the inability of any **Covered Component** to perform the function for which it was designed due to defects in material or workmanship. **Mechanical Breakdown** does not include the gradual reduction in operating performance where a failure has not occurred.
- **Selling Dealer** means the dealer or dealership identified on the face of this **Contract Application.**
- **Vehicle** means the vehicle described on the face of this **Contract Application.**

2. TERM AND CONTRACT: This **Contract Application** will be **Your Contract**, from the date of receipt and acceptance by **GWC**, and will remain valid for the period selected or maximum mileage of **Your Coverage**, whichever occurs first. The **Administrator** will send **You** an Identification Card upon acceptance of this **Contract Application**. **We** reserve the right to accept or refuse any **Contract Application**. Any claims made after the expiration of this **Contract** shall be denied without regard to the date of the **Mechanical Breakdown**. It is acknowledged by **You** and **Us** that the **Selling Dealer** has no authority to change, amend, or otherwise modify any terms of this **Contract**.

3. COVERAGE: **We** agree to repair, replace, or reimburse **You** the cost of repairing or replacing a **Covered Component** on the **Vehicle** as a result of a **Mechanical Breakdown** arising out of the normal use of **Your Vehicle**, less **Your** deductible, provided that **We** have given prior authorization before repairs begin.

4. PARTS: **Replacement of Covered Components may be made with parts of like kind or quality and may be new, remanufactured, rebuilt, exchanged, or serviceable used components as are customarily used in the automobile industry and approved by the Administrator**.

5. LABOR: Labor charges shall be based on the current *MOTOR's* Labor Guide and hourly rates shall be within accepted industry standards.

6. DEDUCTIBLE: **You** shall pay a standard one hundred dollar ($100.00) **Deductible** per repair visit.

7. LIMITS OF LIABILITY: **Our** obligations to perform under this **Contract** shall cease when the cumulative benefits paid or payable under this **Contract** exceed the average value of the **Vehicle** at the time of loss as determined by the current NADA Official Used Car Guide® retail price immediately prior to failure, or the selling price of the **Vehicle,** whichever is less. **We** shall not be responsible for lost wages, lost time, loss of use, commercial loss, or any other consequential or incidental damages. These exclusions may not apply to **You,** as state law varies. **We** shall not be responsible for liabilities for non intentional acts causing any liability arising from damage to property, or for injury or death of any person, arising out of the operation, maintenance, or use of the **Vehicle** whether or not related to a **Mechanical Breakdown. We** are not responsible for faulty parts or labor provided by others during the course of a **Covered Repair.**

- **FORD MOTOR CREDIT (FMC) CUSTOMERS:** **Our** obligations to perform under this **Contract** shall cease when the cumulative benefits paid or payable under this **Contract** exceed the selling price of the **Vehicle.** Per claim, **We** will pay up to the N.A.D.A. retail price of the **Vehicle** at the time of loss.

8. RIGHTS OF RECOVERY: If **You** receive any benefits under this **Contract**, **GWC** will be entitled to all **Your** rights of recovery against any vehicle manufacturer, repair facility, or any other party who may be responsible to **You** for any costs covered by this **Contract** or for any claims paid by **Us**. This includes any cost or benefit for which a vehicle manufacturer has announced its responsibility including public recalls or technical service bulletins. **You** agree to assist **Us** in enforcing these rights and to cooperate with **Us** in any matters concerning this **Contract** and **Our** rights of recovery.

9. EXCLUSIONS — WHAT IS NOT COVERED: This Contract provides no benefits and GWC has no obligation under the Terms & Conditions set forth for what is not covered herein listed below.

- **Any Mechanical Breakdown costs covered by a manufacturer's warranty, recall, factory technical service bulletins, or any other Mechanical Breakdown coverage that would assume responsibility for any cost or benefit contained within the Terms & Conditions of this Contract.**
- **Repair or replacement of any Covered Component when it has been determined that the condition existed prior to the purchase of this Contract and was known to You or reasonably should have been known to You. Consequential damages are not covered.**
- **Repair or replacement of any Covered Component when the Mechanical Breakdown information provided by You, or the repair facility, cannot be verified as accurate or is found to be deceptively inaccurate by the Administrator.**
- **Any Covered Component which has not experienced a Mechanical Breakdown but which a repair facility recommends to be repaired or replaced.**
- **Repairs without Administrator's prior authorization and issuance of claim authorization number.**
- **Repairs to Covered Components caused by the failure of a non-covered component.**
- **Any Mechanical Breakdown caused by contamination of or lack of proper levels of fuel, coolants, lubricants, or fluids. This includes fluid leaks. Contamination means unintended presence or introduction of contaminants.**
- **Air conditioning refrigerants and any retrofit process.**
- **Sales Tax on parts or services, unless otherwise required by State Law.**
- **Vehicles altered or customized, by You or with Your knowledge, beyond original factory specifications, including but not limited to, oversized and undersized tires, lowered suspensions, raised suspensions, or frame kits.**
- **Mechanical Breakdown damage resulting from improper previous repairs.**
- **Repairs required because of collision, modification, abuse, overheating, fire, theft, freezing, vandalism, Acts of God, or any loss that is insurable under standard physical damage coverage whether or not such insurance may be in force with Your Vehicle.**
- **Mechanical Breakdown arising out of negligence or continued operation of an impaired Vehicle.**
- **Excessive oil consumption, loss of compression, or gradual reduction in performance not associated with the Mechanical Breakdown of a Covered Component.**
- **Any Vehicle determined to be a previous flood vehicle.**
- **Any loss when Your Vehicle's odometer has been tampered with, altered, allowed to remain nonfunctional, disconnected, or broken, by You or with Your knowledge.**
- **Aftermarket accessories or non-original equipment not installed by the Vehicle Manufacturer.**
- **Faulty parts or labor provided by others during the course of a Covered Repair.**
- **Any Mechanical Breakdown not occurring in the United States or Canada.**

10. CLAIMS PROCEDURE(S): In the event of a **Mechanical Breakdown**, **You** agree to take immediate action to protect the **Vehicle** from further damage and to do the following:

- Take **Your Vehicle** to a licensed and reputable repair facility.
- If **You** require assistance in locating a repair facility, contact **GWC** Customer Service at 1-800-482-7357 to obtain a referral to a **GWC** preferred repair facility.
- If **Your Vehicle** can not be driven without further damage, **You** should call for towing. **You** will be reimbursed for towing up to one hundred dollars ($100) per occurrence if repairs are covered under this **Contract**.
- **Your** mechanic must initiate **Your** claim by contacting **GWC** Claims Department at 1-800-482-7357.
- AUTHORIZATION: Before any repairs begin, **Your** mechanic must contact **Us** before **You** approve any diagnostics and/or teardown to verify that this **Contract** is in force and valid. **Your** repair facility will provide **Us** with the nature of the repairs, estimated parts, and labor charges. Provided that the repair is covered by this **Contract**, **GWC** will issue a Claim Authorization Number. DO NOT HAVE ANY WORK DONE ON THE **VEHICLE** UNTIL A CLAIMS AUTHORIZATION NUMBER IS ISSUED TO **YOUR** REPAIR FACILITY BY **GWC**. **GWC** reserves the right to inspect the **Vehicle** before any repairs begin. In addition, **GWC** reserves the right to move the **Vehicle** to a repair facility of **Our** choice.
- DOCUMENTATION: **Our** Claim Authorization Number must appear on all invoices and supporting documents submitted to **GWC**, PO Box 7900, Wilkes-Barre, PA 18773-7900 1-800-482-7357, Local: 1-570-414-7777, Fax: 1-855-401-0448, for payment. In addition, **You** must supply the following information on all approved repair orders:
  1) Repair facility name, address, and phone number with area code,
  2) **Your** name, address, phone number with area code and signature,
  3) **Vehicle** description, Year, Make, Model, VIN, and current mileage,
  4) Repair Facility Part and Labor warranty/guarantee,
  5) An itemized invoice or repair order of the **Mechanical Breakdown** .

SAMPLE

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Terms & Conditions continued on next page.

Terms & Conditions continued from previous page.

11. YOUR OBLIGATIONS: In addition to the other provisions of this Contract, and, in order to receive coverage and benefits under the Terms & Conditions of this Contract, You must:

- **Acknowledge that, by signing this Contract Application, the Vehicle is in good working order at time of sale.**
- **Make sure that all gauges, odometer, and warning sensors and lights are working properly at all times.**
- **Always monitor the Vehicle's gauges and warning lights and, in case of a problem, find the first safe place and pull the Vehicle to the side of the road.**
- **At your expense, maintain the Vehicle according to the vehicle manufacturer's specifications including, but not limited to, scheduled oil changes, transmission fluid changes, differential fluid changes, fluid level checks and refilling when required, and lubrication of the steering components and suspension.**
- **Acknowledge that, prior to authorizing any repairs for a Mechanical Breakdown of a Covered Component, We reserve the right to require proof of routine scheduled maintenance as outlined above.**
- **Make sure the Vehicle's odometer is functional at all times.**

12. TRANSFER(S): This **Contract** is transferable one time and for the duration of the original term to a subsequent purchaser of the **Vehicle** upon **Our** receipt of a written transfer request from **You** within thirty (30) days of the sale or transfer of the **Vehicle.** There is a transfer fee of one hundred dollars ($100). This **Contract** cannot be transferred to another vehicle. In the event that **We** do not receive proper notice, this **Contract** shall become null and void.

13. CANCELLATION(S) AND REFUND(S):

- **You** can cancel this **Contract** if **Your Vehicle** is declared a total loss by the insurance company insuring **Your Vehicle,** or the **Vehicle** is validly repossessed by the **Lien Holder.** All cancellation requests must be processed through the **Selling Dealer**. If the **Selling Dealer** has gone out of business, **You** can submit your cancellation request directly to **Us**. In the event of a cancellation, the **Lien Holder,** if any, will be named on the cancellation check as their interest may appear.
- **Right To Return Your Contract: You** may return this **Contract** within the first thirty (30) days after the date of sale indicated on the face of this **Contract Application** and, if no claims have been made, the **Contract** is void and **You** will receive a full refund of the entire **Contract** purchase price. This right to void this **Contract** only applies to the original **Contract Holder.**
- If a claim has been filed under this **Contract** or if **You** cancel this **Contract** after the first thirty (30) days according to the terms and conditions listed in this **Contract, You** will receive a refund of a portion of the **Contract** purchase price. **We** shall refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** to **You** or the **Lien Holder** based on the lesser of the remaining time or mileage on this **Contract,** deducting any claims paid by **Us** and a fifty dollar ($50) service charge.
- The **Selling Dealer** will refund their unearned portion of the **Customer's** total **Contract** price. In the event the **Selling Dealer** cannot return their unearned portion of the **Customer's** total **Contract** price due to bankruptcy, insolvency, or otherwise is out of business, **We** shall refund the **Selling Dealer's** unearned portion to the **Customer**.
- **Furthermore, it is understood and agreed to between You and Us** that the **Administrator,** at their sole discretion, reserves the right to cancel this **Contract** for one or more of the following reasons: (a) Material misrepresentation or fraud at time of sale or anytime thereafter; (b) If it is determined that the **Vehicle** does not meet **Our** underwriting criteria; or (c) Non-payment or partial payment by the **Selling Dealer** for this **Contract.** In the event of an **Administrator** imposed cancellation, the refund amount will be calculated by pro-rating the amount received by **Us** from the **Selling Dealer** based on the lesser of the remaining time or mileage on the **Contract,** deducting any claims paid by **Us** and a fifty-dollar ($50) service charge.
- **ALLY BANK CUSTOMERS:** If this **Contract** is cancelled within the first thirty (30) days, **You** will receive a full refund of the **Contract** purchase price. If this **Contract** is cancelled after the first thirty (30) days, **We** shall issue a pro rata refund of the amount received by **Us** from the **Selling Dealer** to **You** or the **Lien Holder** based on the lesser of the remaining time or mileage on this **Contract,** deducting any claims paid by **Us** and a fifty dollar ($50) service charge**.**
- **FORD MOTOR CREDIT (FMC) CUSTOMERS: You** may request a refund at any time during the term of the **Contract**. In the event the **Vehicle** is declared a total loss or the **Vehicle** is validly repossessed, **FMC** may request a refund at any time during the term of the **Contract**.
- **TOYOTA FINANCIAL SERVICES (TFS) CUSTOMERS: You** may request a refund at any time during the term of the **Contract**. In the event the **Vehicle** is declared a total loss or the **Vehicle** is validly repossessed, **TFS** may request a refund at any time during the term of the **Contract**.
- Cancellation terms and conditions may vary by state**.** See the SPECIAL STATE DISCLOSURES/REQUIREMENTS for any special state cancellation provision.

14. ARBITRATION PROVISION: READ THE FOLLOWING ARBITRATION PROVISION ("Provision") CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO OBTAIN RELIEF OR DAMAGES THROUGH COURT ACTION.

As used in this **Provision, "You"** and **"Your"** shall mean the person or persons named in this **Contract Application,** and all of his/her, survivors, assigns, and representatives; and, **"We"** and **"Us"** shall mean the **Administrator,** as identified above, and shall be deemed to include all of its agents, affiliates, successors and assigns, and any retailer or distributor of its products, and all the dealers, licensees, and employees of any of the foregoing entities.

Any and all claims, disputes, or controversies of any nature whatsoever (whether in contract, tort, or otherwise, including statutory, common law, fraud (whether by misrepresentation or by omission) or other intentional tort, property, or equitable claims) arising out of, relating to, or in connection with (1) this **Contract** or any prior Vehicle Service Contract, and the purchase thereof; or (2) the validity scope, interpretation, and enforceability of this **Provision** or the entire Agreement (**"Claim"**), shall be resolved by binding arbitration before a single arbitrator. All arbitrations shall be administered by the American Arbitration Association ("AAA") in accordance with its Expedited Procedures of the Commercial Arbitration Rules of the AAA in effect at the time the **Claim** is filed. The terms of this **Provision** shall control any inconsistency between the AAA's Rules and this **Provision. You** may obtain a copy of the AAA's Rules by calling 1-800-778-7879. Upon written request, **We** will advance to **You** either all or part of the fees of the AAA and of the arbitrator. The arbitrator will decide whether **You** or **We** will be responsible for these fees. The arbitrator shall apply relevant substantive law and applicable statute of limitations and shall provide written, reasoned findings of fact and conclusions of law. This **Provision** is part of a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. §1 et seq. **If any portion of this Provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this Provision.** This **Provision** shall inure to the benefit of and be binding on **You** and **Us** and this **Provision** shall continue in full force and effect subsequent to and notwithstanding the expiration or termination of this **Contract. You** agree that any arbitration proceeding will only consider **Your Claims. Claims** by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering **Your Claims.** All arbitrations will be held in the county in which **You** maintain **Your** permanent residence. **You and We understand and agree that because of this Provision neither You nor Us will have the right to go to court except as provided above and to have a jury trial or to participate as any member of a class of claimants to any Claim.**

15. PRIVACY:

- To review the General Policy of **GWC,** please visit http://www.gwcwarranty.com/Contact/PrivacyNotice.aspx.
- To review the General Privacy Policy of American Bankers Insurance Company of Florida, an Assurant Solutions company, please visit http://www.assurantsolutions.com/privPolGeneral.html.

SAMPLE

SPECIAL STATE DISCLOSURES/REQUIREMENTS

(see following pages for additional states)

The following state specific requirements are added to, become part of Your Contract, and supersede any other provisions to the contrary.

ALABAMA: The following replaces section #13: CANCELLATION(S) AND REFUND(S):

- **You** can cancel this **Contract** at any time by contacting the **Selling Dealer** or **Your Lien Holder.**
- If **You** cancel this **Contract** within the first twenty (20) days after the **Contract** was mailed to **You**, or within ten (10) days of the date of sale indicated on the face of this **Contract Application** if the **Contract** was delivered to **You** at the time of sale, the **Contract** is void and **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.**
- If **You** cancel this **Contract** after the applicable time frame or if a claim has been filed under this **Contract, You** will receive a refund of a portion of the **Contract** purchase price. **We** will refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract**, less a twenty-five dollar ($25) service charge. No claim incurred or paid shall be deducted from the amount to be returned to **You** in the event of any cancellation refund. The **Selling Dealer** will refund the unearned portion of the retail amount **You** paid for this **Contract**.
- A ten percent (10%) penalty per month will be added to any refund that is not paid or credited within forty-five (45) days after the **Selling Dealer** receives **Your** request for cancellation. If this **Contract** is canceled by **Us**, notice of cancellation stating the effective date of cancellation and reason for cancellation will be mailed to the last known address at least five (5) days prior to the cancellation date.

ALASKA: Our obligations to perform under this **Contract** are insured by a policy of insurance issued by American Bankers Insurance Company of Florida, an Assurant Solutions company, 11222 Quail Roost Drive, Miami, FL 33157. If **We** do not settle **Your** claim within thirty (30) days of **Our** receipt of **Your** proof of claim, then **You** may make a direct claim with American Bankers Insurance Company of Florida. The telephone number is 1-866-306-6694. The following replaces section #13: CANCELLATION(S) AND REFUND(S):

- **You** can cancel this **Contract** at any time by contacting the **Selling Dealer** or **Your Lien Holder.**
- If **You** cancel this **Contract** within the first thirty (30) days after the **Contract** was mailed to **You**, or within ten (10) days of the date of sale indicated on the face of this **Contract Application** if the **Contract** was delivered to **You** at the time of sale, the **Contract** is void and **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.**
- If **You** cancel this **Contract** after the applicable time frame or if a claim has been filed under this **Contract, You** will receive a refund of a portion of the **Contract** purchase price. **We** will refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract**, less any claims paid and a service charge of 7.5% of the unearned **Contract** purchase price (not to exceed $50). A ten percent (10%) penalty per month will be added

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MARGINAL WORD PLACEMENT

Special State Disclosures continued on next page.

Special State Disclosures/Requirements continued from previous page.

to any refund that is not paid or credited within forty-five (45) days after the **Selling Dealer** receives **Your** request for cancellation.. The **Selling Dealer** will refund the unearned portion of the retail amount **You** paid for this **Contract**.

- The **Administrator,** at their sole discretion, reserves the right to cancel this **Contract** for one or more of the following reasons: (a) Material misrepresentation or fraud at time of sale or anytime thereafter; (b) If it is determined that the **Vehicle** does not meet **Our** underwriting criteria; (c) Non-payment or partial payment for this **Contract;** (d) If **You** fail to maintain the **Vehicle** as per the manufacturer's recommendations and negligence creates a **Mechanical Breakdown,** or (e) **You** use this **Vehicle** to commit a crime**.** If this **Contract** is canceled by **Us**, notice of cancellation stating the effective date of cancellation and reason for cancellation will be mailed to the last known address at least five (5) days prior to the cancellation date. Prior notice is not required if reason for cancellation is fraud or non-payment.

ARIZONA: The following amends the first sentence under section #2 TERM AND CONTRACT: This **Contract** shall be in effect as of the date purchased by **You** and shall remain in force until the expiration date of either the time or mileage limitations identified on the face of this **Contract Application,** whichever occurs first. Any claims made after the expiration of this **Contract** shall be denied without regard to the date of the **Mechanical Breakdown.** Payment to the **Dealer** will be understood as payment to **GWC**. The following amends section #13 CANCELLATION(S) AND REFUND(S): **You** may return this **Contract** at any time and receive a pro rata refund of the amount received by **Us** from the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract**, minus a service charge of no more than ten percent (10%) of the gross amount paid by the contract holder or fifty dollars ($50), whichever is less. This **Contract** may not be cancelled or voided due to (1) pre-existing conditions not known by **You** at time of sale; (2) acts or omissions by **Us** or the **Selling Dealer;** or (3) subcontractors' failure to provide correct information or perform the services or repairs in a timely, competent, and workmanlike manner. No claim incurred or paid shall be deducted from the amount to be returned to **You** in the event of a cancellation refund. The following is added to section #14 ARBITRATION PROVISION: This **Provision** does not prohibit an Arizona resident from following the process to resolve complaints under the provisions of A.R.S. §20-1095.09, Unfair Trade Practices as outlined by the Arizona Department of Insurance. To learn more about this process, **You** may contact the Arizona Department of Insurance at 2910 N. 44th Street, 2nd Fl., Suite 210, Phoenix, AZ 85018-7269, Attn: Consumer Affairs.

ARKANSAS: The following replaces section #13 CANCELLATION(S) AND REFUND(S):

- **You** can cancel this **Contract** at any time by contacting the **Selling Dealer** or **Your Lien Holder.**
- If **You** cancel this **Contract** within the first thirty (30) days after the date of sale indicated on the face of this **Contract Application** and there are no claims, the **Contract** is void and **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**, less a service charge of fifty dollars ($50). The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract**, less the service charge.
- If **You** cancel this **Contract** after the first thirty (30) days or if a claim has been filed under this **Contract, You** will receive a refund of a portion of the **Contract** purchase price. **We** will refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract**, less a fifty dollar ($50) service charge. No claim incurred or paid shall be deducted from the amount to be returned to **You** in the event of any cancellation refund. The **Selling Dealer** will refund the unearned portion of the retail amount **You** paid for this **Contract**.

CALIFORNIA: A copy of the **Contract Application** is available from the **Selling Dealer** for **You** to review prior to purchase. **GWC** is a licensed service contract provider in the state of California. **Our** license number is #0D73710. Performance to **You** under this **Contract** is guaranteed by a California approved insurance company. **You** may file a claim with this insurance company if any promise made in the **Contract** has been denied or has not been honored within sixty (60) days after your request. The name and address of the insurance company is: American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157, the telephone number is 1-866-306-6694. If you are not satisfied with the insurance company's response, you may contact the California Department of Insurance at 1-800-927-4357.

The following replaces the definition of **Mechanical Breakdown** under section #1 IMPORTANT DEFINITIONS: **Mechanical Breakdown** or **Covered Component Failure** means the failure of a **Covered Component** under normal service due to defects in materials or workmanship. A **Covered Component** has failed when it can no longer perform the function for which it was designed solely because of its condition and not because of the action or inaction of any non-covered parts.

The words "at the time of loss" in section #7 LIMITS OF LIABILITY are replaced with "immediately prior to breakdown".

The following amends the second and third bullets in section #9 EXCLUSIONS (WHAT IS NOT COVERED):

- **Repair or replacement of any Covered Component when the condition existed prior to the purchase of this Contract and was known to You. Consequential damages are not covered.**
- **Repair or replacement of any Covered Component when the Mechanical Breakdown information provided by You is inaccurate.**

The following sentences are added to section #10 CLAIMS PROCEDURE(S): Take **Your Vehicle** to a licensed repair facility. Questions or unresolved complaints may be directed to the California Department of Insurance at 1-800-927-4357. The following replaces section #13 CANCELLATION(S) AND REFUND(S):

- If this **Contract** is canceled within the first sixty (60) days for New Vehicles or the first thirty (30) days for Used Vehicles (those vehicles without manufacturer warranties), **You** will receive a refund of the entire **Contract** purchase price if no claims have been filed. **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract**. This right to return this **Contract** for a full refund only applies to the original **Contract Holder.**
- If a claim has been filed, **You** will receive a portion of the **Contract** purchase price. **We** will refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract**. The **Selling Dealer** will refund to **You** the unearned portion of the retail amount **You** paid for this **Contract**.
- If this **Contract** is canceled after the first sixty (60) days for New Vehicles or the first thirty (30) days for Used Vehicles, **You** will receive a portion of the **Contract** purchase price. **We** will refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract,** less a service charge of ten percent (10%) of the **Contract** purchase price or twenty-five dollars ($25), whichever is less. The **Selling Dealer** will refund the unearned portion of the retail amount **You** paid for this **Contract**.
- In the event of cancellation, the **Lien Holder**, if any, will be named on a cancellation refund check as their interest may appear. If no **Lien Holder** was used to purchase the vehicle service contract, **You** will receive the refund check per the terms outlined above. All cancellation requests can be submitted through the **Selling Dealer**, the **Lien Holder**, or **Us,** and will be processed by **GWC**.
- **Furthermore, it is understood and agreed to between You and Us** that the **Administrator,** at their sole discretion, reserves the right to cancel this **Contract** within sixty (60) days from the date on the face of this **Contract Application** for one or more of the following reasons: (a) Material misrepresentation or fraud at time of sale or anytime thereafter; (b) If it is determined that the **Vehicle** does not meet **Our** underwriting criteria; (c) Non-payment or partial payment for this **Contract;** or (d) If **You** fail to maintain the **Vehicle** as per the manufacturer's recommendations and negligence creates a **Mechanical Breakdown.** After sixty (60) days, the **Administrator** can only cancel this **Contract** for (a) Material misrepresentation or fraud at time of sale or anytime thereafter; (b) Non-payment or partial payment for this **Contract**. In the event of an **Administrator** imposed cancellation, notice of cancellation will be mailed to **You** stating the specific grounds for cancellation and cancellation will be effective five (5) days after the postmark date of the notice. **You** will receive a refund within thirty (30) days of the date of cancellation for a portion of the **Contract** purchase price. The refund will be calculated by pro rating the **Contract** purchase price based on the remaining time on the **Contract. We** are liable to any claim that is initiated in accordance with section #10 CLAIMS PROCEDURE(S) prior to the effective date of cancellation.

Section #14 ARBITRATION PROVISION is stricken in its entirety.

COLORADO: Obligations to perform under this **Contract** are insured by a policy of insurance issued by American Bankers Insurance Company of Florida. **You** may file a claim directly with American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157, Policy # SFM-3054-CO-1-3. Please call 1-866-306-6694 for instructions.

CONNECTICUT: Obligations to perform under this **Contract** are insured by a policy of insurance issued by American Bankers Insurance Company of Florida, an Assurant Solutions company, 11222 Quail Roost Drive, Miami, FL 33157. If **We** do not settle **Your** claim within thirty (30) days of **Our** receipt of **Your** proof of claim, then **You** may make a direct claim with American Bankers Insurance Company of Florida. The telephone number is 1-866-306-6694. The following is added to section #2 TERM AND CONTRACT: If the **Vehicle** is in a repair facility at the time of expiration for this **Contract**, the expiration date will automatically be extended until the **Covered Repair** is complete. The following is added to section #13 CANCELLATION(S) AND REFUND(S): **You** have a right to cancel this **Contract** if **You** return the **Vehicle** to the **Selling Dealer** at which this **Contract** was purchased or if the **Vehicle** is sold, lost, stolen, destroyed, or returned. In addition, section #2 TERM AND CONTRACT and section #14 ARBITRATION PROVISION of this **Contract** are amended to include the following: RESOLUTION OF DISPUTES: **You** may call us toll free at 1-800-482-7357 in the event that **You** have a dispute related to this **Contract**. If **We** are unable to resolve the dispute, **You** may file a written complaint with 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 item subject to the extended warranty, the cost of repair, and a copy of this **Contract**.

GEORGIA: The following is added to section #2 TERM AND CONTRACT: Payment to the **Dealer** will be understood as payment to **GWC.** The following amends section #10 CLAIMS PROCEDURE(S): Provided that the repair is covered by this **Contract, GWC** will cover the diagnostic and tear-down charges for **Covered Repairs** at the agreed hourly labor rate of the repair facility. The following amends the third bullet in section #9 EXCLUSIONS (WHAT IS NOT COVERED): • **Repair or replacement of any Covered Component when the Mechanical Breakdown information provided by You cannot be verified as accurate or is found to be deceptively inaccurate by the Administrator.** The following amends the tenth bullet in section #9 EXCLUSIONS (WHAT IS NOT COVERED): • **Repair or replacement of a Covered Component arising from alterations or customizations made by You or with Your knowledge beyond original factory specifications, including but not limited to, oversized and undersized tires, lowered suspensions, raised suspensions (unless surcharge is paid), or frame kits.**

Section #13 CANCELLATION(S) AND REFUND(S) is deleted in its entirety and replaced with the following:

- **You** can cancel this **Contract** at any time by contacting the **Selling Dealer** or **Your Lien Holder.**
- If **You** cancel this **Contract** within the first sixty (60) days after the date of sale indicated on the face of this **Contract Application** and if no claims have been made, the **Contract** is void and **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract**. This right to return this **Contract** for a full refund only applies to the original **Contract Holder.**
- If **You** cancel this **Contract** after the first sixty (60) days or if a claim has been filed under this **Contract, You** will receive a refund of a portion of the **Contract** purchase price. **We** will refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract**. The **Selling Dealer** will refund the unearned portion of the retail amount **You** paid for this **Contract**.
- **Furthermore, it is understood and agreed to between You and Us** that the **Administrator,** at their sole discretion, reserves the right to cancel this **Contract** for fraud, material misrepresentation, or non-payment by **You.** Notice of an **Administrator** imposed cancellation will be given in writing at least ten (10) days prior to cancellation for non-payment and thirty (30) days prior to cancellation for any other reason. If **We** cancel the **Contract,** refunds will be issued on a pro rata basis based on the lesser of the remaining time or

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SAMPLE

Special State Disclosures/Requirements continued from previous page.

mileage on this **Contract**. **We** will refund a pro rata porion of the amount received by **Us** from the **Selling Dealer**. The **Selling Dealer** will refund their unearned portion of the retail amount paid by **You** for this **Contract**.

- All cancellation requests must be made through the **Selling Dealer. If the Selling Dealer has gone out of business, You can submit your cancellation request directly to Us. In the event of a cancellation, the Lien Holder, if any, will be named on the cancellation check as their interest may appear**.

Section #14 ARBITRATION PROVISION is stricken in its entirety.

HAWAII: The following amends section #13 CANCELLATION(S) AND REFUND(S):

- **You** may return this **Contract** within the first thirty (30) days after the date of sale indicated on the face of this **Contract Application** and, if no service has been provided, **You** are entitled to a full refund of the **Contract** purchase price. **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract**.
- If this **Contract** is canceled after the first thirty (30) days or if services have been rendered, the **Contract** will be canceled in accordance with the cancellation terms and conditions in this **Contract.**
- A ten (10%) percent penalty per month shall be added to a refund that is not paid or credited within forty five (45) days after the return of the **Contract** to **Us**.
- Upon cancellation by **Us**, **We** shall mail to **You**, at least five (5) days prior to cancellation, a written notice of cancellation that states the effective date of the cancellation, at **Your** last known address. No prior notice shall be required if cancellation is for: 1) nonpayment of provider's fee for the service provided under the **Contract**, 2) a material misrepresentation by **You** to **Us**, or 3) a substantial breach of duties of **You** under the **Contract**, relating to a covered product or its use.

IDAHO: Coverage afforded under this motor vehicle service contract is not guaranteed by the Idaho Insurance Guaranty Association. The following is added to section #10 CLAIMS PROCEDURE(S): In the event of emergency repairs essential to public health, safety, or welfare and **You** are unable to reach the **Administrator** outside normal business hours to obtain prior authorization, **You** may proceed with repairs, but payment will be made in accordance with the claims procedure terms and conditions in this **Contract**. The following amends section #13 CANCELLATION(S) AND REFUND(S):

- **You** can cancel this **Contract** at any time by contacting the **Selling Dealer** or **Your Lien Holder.**
- If **You** cancel this **Contract** within the first thirty (30) days after the date of sale indicated on the face of this **Contract Application** and there are no claims, the **Contract** is void and **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**, less a service charge of fifty dollars ($50). The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract**, less the service charge. This right to void this **Contract** only applies to the original **Contract Holder**.
- If **You** cancel this **Contract** after the first thirty (30) days or if a claim has been filed under this **Contract, You** will receive a refund of a portion of the **Contract** purchase price. **We** will refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract**, deducting any claims paid by **Us** and a fifty dollar ($50) service charge. The **Selling Dealer** will refund the unearned portion of the retail amount **You** paid for this **Contract**.

ILLINOIS: The following is added to section #13 CANCELLATION(S) AND REFUND(S):

- **You** can cancel this **Contract** at any time by contacting the **Selling Dealer** or **Your Lien Holder.**
- If this **Contract** is canceled within the first thirty (30) days and no claims have been filed, **We** will refund the entire **Contract** purchase price. If a claim has been filed, **We** shall issue a pro rata refund of the **Contract** purchase price based on the lesser of the remaining time or mileage on the **Contract**, less any claims paid.
- If this **Contract** is canceled after the first thirty (30) days, **We** shall issue a pro rata refund of the **Contract** purchase price based on the lesser of the remaining time or mileage on the **Contract**, deducting any claims paid by Us and a service charge of ten percent (10%) of the **Contract** purchase price or fifty dollars ($50), whichever is less.

INDIANA: Your proof of payment to the **Selling Dealer** for this **Contract** shall be considered proof of payment to American Bankers Insurance Company of Florida, which guarantees **Our** obligations to perform under this **Contract** to **You,** providing such insurance was in effect at the time **You** purchased this **Contract.** The following is added to section #14 ARBITRATION PROVISION: while arbitration is mandatory, the outcome of any arbitration shall be non-binding on the parties, and either party shall,following arbitration, have the right to reject the arbitration award and bring suit in a court of competent jurisdiction. The arbitration action will take place in the county where **You** reside.

IOWA: The Iowa Insurance Division can be reached at (515) 281-5705 or at Two Ruan Center, 601 Locust Street, 4th Floor, Des Moines, IA 50309-3738. The following amends section #13 CANCELLATION(S) AND REFUND(S): Upon cancellation by **You** or **Us**, **We** shall mail to **You**, at least fifteen (15) days prior to cancellation, a written notice of cancellation that states the effective date of the cancellation, at **Your** last known address. If a refund is not credited or paid within thirty (30) days after the cancellation, a ten percent (10%) penalty for each month the refund is not paid or credited will be added to the refund.

MAINE: The following is added to the face of this **Contract Application: Expiration Date:**_____ **Expiration Mileage:**_____**.** The following is added to section #10 CLAIMS PROCEDURE(S): In the event of emergency repairs essential to public health, safety, or welfare, and **You** are unable to reach the **Administrator** outside normal business hours to obtain prior authorization, **You** may proceed with repairs, but payment will be made in accordance with the Terms and Conditions in this **Contract**. The following amends section #13 CANCELLATION(S) AND REFUND(S):

- **You** can cancel this **Contract** at any time by contacting the **Selling Dealer** or **Your Lien Holder.**
- If **You** cancel this **Contract** within the first twenty (20) days after the **Contract** was mailed to **You**, or within ten (10) days of the date of sale indicated on the face of this **Contract Application** if the **Contract** was delivered to **You** at the time of sale, and no claims have been made, the **Contract** is void and **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.** This right to void this **Contract** only applies to the original **Contract Holder.**
- If **You** cancel this **Contract** after the applicable time frame or if a claim has been filed under this **Contract, You** will receive a refund of a portion of the **Contract** purchase price. **We** will refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract**, less any claims paid and an administrative fee of fifty dollars ($50) or ten percent (10%) of the amount paid to **Us**, whichever is less. The **Selling Dealer** will refund the unearned portion of the retail amount **You** paid for this **Contract**.
- A monthly penalty equal to ten percent (10%) of the amount paid to **Us** outstanding must be added to a refund that is not paid or credited within forty-five (45) days after returning the **Contract** to **Us**.
- **Furthermore, it is understood and agreed to between You and Us** that the **Administrator,** at their sole discretion, reserves the right to cancel this **Contract** for one or more of the following reasons: (a) Material misrepresentation or fraud at time of sale or anytime thereafter; (b) If it is determined that the **Vehicle** does not meet **Our** underwriting criteria; or (c) Non-payment or partial payment by the **Selling Dealer** for this **Contract.** In the event of an **Administrator** imposed cancellation for any reason other than nonpayment, **We** shall issue a pro rata refund in accordance to the terms & conditions laid out above. **We** shall mail a written notice to **You** at **Your** last known address contained in **Our** records at least fifteen (15) days prior to cancellation by **Us**. The notice shall state the effective date of the cancellation and the reason for the cancellation.

MARYLAND: 100% of diagnostic charges are included on all **Covered Repairs** in the state of Maryland. The following is added to the face of this **Contract Application: Expiration Date:**_____ **Expiration Mileage:**_____**.** The following is added to section #2 TERM AND CONTRACT: If the **Vehicle** is in a repair facility at the time of expiration for this **Contract**, the expiration date will automatically be extended until the **Covered Repair** is complete. Payment to the **Dealer** will be understood as payment to **GWC**. The following amends section #13: CANCELLATION(S) AND REFUND(S):

- **You** may cancel this **Contract** for any reason during the first twenty (20) days after the date of sale indicated on the face of this **Contract Application** if no claims have been made. **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.** The right to void this **Contract** is not transferable and applies only to the original **Contract Holder.**
- If **You** cancel this **Contract** after the applicable time frame or if a claim has been filed, the **Contract** will be canceled in accordance with the cancellation terms and conditions in this **Contract**.
- If a refund is not credited or paid within forty-five (45) days after the cancellation, a ten percent (10%) penalty for each month the refund is not paid or credited will be added to the refund.

MINNESOTA: The following amends section #13 CANCELLATION(S) AND REFUND(S):

- **You** may cancel this **Contract** within the first twenty (20) days after the **Contract** was mailed to **You**, or within ten (10) days of the date of sale indicated on the face of this **Contract Application** if the **Contract** was delivered to **You** at the time of sale, and no claims have been made. **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.** This right to void this **Contract** only applies to the original **Contract Holder.**
- If this **Contract** is canceled after the applicable time period or if a claim has been made, the **Contract** can only be canceled in accordance with the cancellation terms and conditions in this **Contract.**
- **We** will mail written notice of cancellation to **You** at **Your** last known address at least five (5) days prior to cancellation for any reason other than nonpayment of the purchase price, or material misrepresentation and substantial breach of duties by **You** relating to the **Vehicle** or its use. If this **Contract** is canceled for any other reason, **We** will mail notice of cancellation to **You** at least fifteen (15) days prior to the effective date of cancellation.
- If a refund is not credited or paid within forty-five (45) days after the cancellation, a ten percent (10%) penalty for each month the refund is not paid or credited will be added to the refund.

MISSISSIPPI: The following amends 13. CANCELLATION(S) AND REFUND(S): MS Title 19, Part 4, Chapter 4, Rule 4.04 reads as follows:

"A. Cancellation by Service **Contract** Holder

(1) Cancellation by a service **Contract** holder shall require the service **Contract** provider to permit the service **Contract** holder to return the **Vehicle** service **Contract** within twenty (20) days of the date the **Vehicle** service **Contract** was mailed to the service **Contract** holder, within ten (10) days of delivery if the **Vehicle** service **Contract** was delivered to the service **Contract** holder at the time of sale, or within a longer time period permitted under the **Vehicle** service **Contract**. Upon return of the **Vehicle** service **Contract** to the service **Contract** provider within the applicable time period, if no claim has been made under the **Vehicle** service **Contract** prior to its return to the service **Contract** provider, the **Vehicle** service **Contract** will be voided, and the service **Contract** provider will refund to the service **Contract** holder, the full purchase price of the **Vehicle** service **Contract**. The right to void the **Vehicle** service **Contract** provided in this subsection is not transferrable, applies only to the original service **Contract** holder, and is allowed only when no claim has been made prior to its return to the service **Contract** provider. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of the **Vehicle** service **Contract** to the service **Contract** provider.

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MARGINAL WORD PLACEMENT

Special State Disclosures continued on next page.

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(2) Subsequent to the time period specified in subsection (1), or if a claim has been made under the **Vehicle** service **Contract** within that time period, a service **Contract** holder may cancel the **Vehicle** service **Contract**, and the service **Contract** provider shall refund to the service **Contract** holder one hundred percent (100%) of the unearned pro rata purchase price of the **Vehicle** service **Contract**, less the amount of any claims paid. A reasonable administrative fee may be charged by the service **Contract** provider not to exceed ten percent (10%) of the gross service **Contract** provider fee paid by the service **Contract** holder.

B. Cancellation by Service **Contract** Provider

(1) Cancellation by the service **Contract** provider shall only occur in instances of nonpayment of the provider fee, a material misrepresentation by the service **Contract** holder to the service **Contract** provider, or a substantial breach of duties by the service **Contract** holder relating to the covered product or its use.

(2) In the event of cancellation by a service **Contract** provider for reason other than nonpayment of the provider fee, the service **Contract** provider shall refund to the service **Contract** holder one hundred percent (100%) of the unearned pro rata purchase price of the **Vehicle** service **Contract**, less the amount of any claims paid. A reasonable administrative fee may be charged by the service **Contract** provider not to exceed ten percent (10%) of the gross provider fee paid by the service **Contract** holder."

Any provision in MS Title 19, Part 4, Chapter 4, Rule 4.04, sections A or B that contradicts the language in section 13. CANCELLATION(S) AND REFUND(S) shall take the place of that language in 13. CANCELLATION(S) AND REFUND(S).

Section #14 ARBITRATION PROVISION is stricken in its entirety.

MISSOURI: A fully executed **Contract** must be delivered to **You** no more than forty-five (45) days from the date of purchase. The following is added to section #10 CLAIMS PROCEDURE(S): In the event of emergency repairs essential to public health, safety, or welfare, and **You** are unable to reach the **Administrator** outside normal business hours to obtain prior authorization, **You** may proceed with repairs, but payment will be in accordance with the Terms & Conditions in this **Contract**. The following amends section #13 CANCELLATION(S) AND REFUND(S):

- **You** can cancel this **Contract** at any time by contacting the **Selling Dealer** or **Your Lien Holder.**
- If **You** cancel this **Contract** within the first twenty (20) days after the **Contract** was mailed to **You**, or within twenty (20) days of the date of sale indicated on the face of this **Contract Application** if the **Contract** was delivered to **You** at the time of sale, and no claims have been made, the **Contract** is void and **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.**
- If **You** cancel this **Contract** after the applicable time frame or if a claim has been made**, You** will receive a refund of a portion of the **Contract** purchase price. **We** will refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract**, less any claims paid and a fifty dollar ($50) service charge. The **Selling Dealer** will refund the unearned portion of the retail amount **You** paid for this **Contract**.
- Written notice of such cancellation shall be delivered to **You** within fifteen (15) days by registered mail. A monthly penalty equal to ten percent (10%) of the amount paid to **Us** outstanding must be added to a refund that is not paid or credited within forty-five (45) days after returning the **Contract** to **Us**.

NEBRASKA: Section #14 ARBITRATION PROVISION is stricken in its entirety.

NEVADA: The following sentence is added to section #10 CLAIMS PROCEDURE(S): If **You** are dissatisfied with the handling of a claim, **You** may contact the Nevada Division of Insurance at 1-888-872-3234. This telephone number can also be found on the Division's website. The following amends section #12 TRANSFER(S): The fee to transfer this **Contract** is $25.00. The following is added to the face of this **Contract Application:** _____ **You** are required to initial to further represent and acknowledge that **You** have read and are familiar with Section #14 ARBITRATION PROVISION**.** This contract is non-renewable. The following replaces section #13 CANCELLATION(S) AND REFUND(S):

- **You** can cancel this **Contract** at any time by contacting the **Selling Dealer** or **Your Lien Holder.**
- If **You** cancel this **Contract** within the first twenty (20) days after the **Contract** was mailed to **You**, or within ten (10) days of the date of sale indicated on the face of this **Contract Application** if the **Contract** was delivered to **You** at the time of sale, and no claims have been made, the **Contract** is void and **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.**
- If **You** cancel this **Contract** after the applicable time frame or if a claim has been filed under this **Contract, You** will receive a refund of a portion of the **Contract** purchase price. **We** will refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract**. The **Selling Dealer** will refund the unearned portion of the retail amount **You** paid for this **Contract**.
- In the event the **Selling Dealer** cannot return their unearned portion of the **Customer's Contract** retail price due to bankruptcy, insolvency, or otherwise is out of business, **We** shall refund the **Selling Dealer's** unearned portion to the **Customer.**
- A monthly penalty equal to ten percent (10%) of the amount paid to **Us** outstanding must be added to a refund that is not paid or credited within forty-five (45) days after returning the **Contract** to **Us**.

The following provisions apply to cancellation:

1) No **Contract** that has been in effect for at least seventy (70) days may be canceled by the **Administrator** before the expiration of the agreed term or one (1) year after the effective date of the **Contract**, whichever occurs first, except on any of the following grounds: (a) Failure by **You** to pay an amount due, (b) Conviction of **You** of a crime which results in an increase in the service required under this **Contract,** (c) Discovery of fraud or material misrepresentation by **You** in obtaining this **Contract**, or in presenting a claim for service hereunder, (d) The discovery of (1) An act or omission by **You**, or (2) A violation by **You** of any condition of this **Contract**, which occurred after the effective date of this **Contract** and which substantially and materially increases the service required under this **Contract**, or (e) A material change in the nature or extent of the required service or repair which occurs after the effective date of this **Contract** and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time this **Contract** was issued or sold.

2) No cancellation of this **Contract** may become effective until at least fifteen (15) days after the notice of cancellation is mailed to **You**. In the event of an **Administrator** imposed cancellation, the refund will be calculated by pro-rating the amount received by **Us** from the **Selling Dealer** based on the remaining time or mileage on the **Contract**.

3) When calculating the amount of a refund, the **Administrator** may only deduct any outstanding balance due from **You.** No service charge shall be deducted from the portion of the purchase price that is unearned by the **Administrator**. Claims paid against this **Contract** will not be deducted.

NEW HAMPSHIRE: The following amends section #12 TRANSFER(S), RENEWAL(S), AND UPGRADE(S): To transfer this **Contract,** the following must be submitted to the **Administrator** within thirty (30) days of the change of ownership to a subsequent individual purchaser: (1) Original **Contract Application;** and (2) Name and address of new owner, date of sale to new owner, and current mileage. There is no transfer fee. The following amends section #13: CANCELLATION(S) AND REFUND(S):

- **You** can cancel this **Contract** at any time by contacting the **Selling Dealer** or **Your Lien Holder.**
- If **You** cancel this **Contract** within the first sixty (60) days after the date of sale indicated on the face of this **Contract Application** and if no claims have been made, the **Contract** is void and **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.**
- If **You** cancel this **Contract** after the first sixty (60) days or if a claim has been filed under this **Contract, You** will receive a refund of a portion of the **Contract** purchase price. **We** will refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract**. The **Selling Dealer** will refund the unearned portion of the retail amount **You** paid for this **Contract**.
- **Furthermore, it is understood and agreed to between You and Us** that the **Administrator,** at their sole discretion, reserves the right to cancel this **Contract** for fraud, material misrepresentation, or non-payment by **You.** Notice of an **Administrator** imposed cancellation will be given in writing at least ten (10) days prior to cancellation for non-payment and thirty (30) days prior to cancellation for any other reason. If **We** cancel the **Contract,** refunds will be issued on a pro rata basis based on the lesser of the remaining time or mileage on this **Contract**. **We** will refund a pro rata porion of the amount received by **Us** from the **Selling Dealer**. The **Selling Dealer** will refund their unearned portion of the retail amount paid by **You** for this **Contract**.
- All cancellation requests must be made through the **Selling Dealer.** In the event of cancellation, the **Lien Holder,** if any, will be named on a cancellation refund check as their interests may appear.

The following is added to section #14 ARBITRATION PROVISION: This Arbitration Provision is subject to RSA 542. Binding arbitration to resolve a **Contract** dispute shall only be required with mutual agreement by **Us** and **You**. The arbitration action will take place in the county in which **You** reside or another mutually agreed upon location in New Hampshire. In the event that **You** do not receive satisfaction under this **Contract, You** may contact the New Hampshire Insurance Department at 21 South Fruit Street, Suite 14, Concord, NH 03301, or by phone at 1-800-852-3416 or 1-603-271-2261.

NEW JERSEY: The following amends section #13 CANCELLATION(S) AND REFUND(S):

- **You** may cancel this **Contract** within the first twenty (20) days after the **Contract** was mailed to **You**, or within ten (10) days of the date of sale indicated on the face of this **Contract Application** if the **Contract** was delivered to **You** at the time of sale, if no claims have been made. **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.**
- If this **Contract** is canceled after the applicable time period or if services have been rendered, the **Contract** can only be canceled in accordance with the cancellation terms and conditions in this **Contract.**
- Upon cancellation by **Us**, **We** shall mail to **You**, at least five (5) days prior to cancellation, a written notice of cancellation that states the reason for and effective date of the cancellation, at **Your** last known address. No prior notice shall be required if cancellation is for: 1) nonpayment of provider's fee for the service provided under the **Contract**, 2) a material misrepresentation by **You** to **Us**, or 3) a substantial breach of duties of **You** under the **Contract**, relating to a covered product or its use.
- A ten (10%) percent penalty per month shall be added to a refund that is not paid or credited within forty five (45) days after the return of the **Contract** to **Us**.

The following is added to section #14 ARBITRATION PROVISION: **Under this provision, you waive your right to seek relief in a judicial forum.**

NEW MEXICO: This service **Contract** is insured by American Bankers Insurance Company of Florida, an Assurant Solutions company. If this service **Contract** provider fails to pay **You** or otherwise provide **You** with the covered service within sixty (60) days of **Your** submission of a valid claim, **You** may submit **Your** claim to American Bankers Insurance Company of Florida, at 11222 Quail Roost Drive, Miami, FL 33157, 1-866-306-6694. If **You** have any concerns regarding the handling of **Your** claim, **You** may contact the Office of Superintendent of Insurance at 1-855-427-5674. The following is added to section #13 CANCELLATION(S) AND REFUND(S): A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within sixty (60) days after the return of this **Contract.** This **Contract** cannot be canceled by the **Administrator** if the **Contract** has been in effect for at least seventy (70) days except for: (1) Non-payment; (2) Conviction of a crime that results in an increase in the service required under this **Contract;** (3) The discovery of fraud

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or material misrepresentation; or (4) Discovery of either an act or omission by **You** or a violation by **You** of any terms or conditions of this **Contract** if it occurred after the effective date of this **Contract** and substantially increased the service required under this **Contract.** The cancellation of this **Contract** will become effective fifteen (15) days after notice of cancellation is mailed to **You.**

NEW YORK: The following is added to section #2 TERM AND CONTRACT: Payment to the **Dealer** will be understood as payment to **GWC**. The following amends section #13 CANCELLATION(S) AND REFUND(S):

- **You** may cancel this **Contract** within the first twenty (20) days after the **Contract** was mailed to **You**, or within ten (10) days of the date of sale indicated on the face of this **Contract Application** if the **Contract** was delivered to **You** at the time of sale, if no claims have been made. **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.**
- If this **Contract** is canceled after the applicable time period or if services have been rendered, the **Contract** can only be canceled in accordance with the cancellation terms and conditions in this **Contract.**
- The **Administrator**, at their sole discretion, reserves the right to cancel this **Contract** for one or more of the following reasons: (a) Material misrepresentation or fraud at time of sale or anytime thereafter; (b) If it is determined that the **Vehicle** does not meet **Our** underwriting criteria; (c) If **You** fail to maintain the **Vehicle** as per the manufacturer's recommendations and as a result of this negligence creates a **Mechanical Breakdown**. If cancellation is imposed by the **Administrator** for reasons other than nonpayment, material misrepresentation, or substantial breach of duties by **You**, **We** will mail written notice of cancellation stating the date of cancellation and the reason for cancellation to the last known address at least fifteen (15) days prior to date of cancellation.
- **If We do not pay the refund within thirty (30) days of the Contract being returned to the Administrator for cancellation, We are liable to the Contract Holder for a penalty of ten percent (10%) of the amount outstanding per month.**

NORTH CAROLINA: The following amends section #13 CANCELLATION(S) AND REFUND(S):

- **You** can cancel this **Contract** at any time by contacting the **Selling Dealer** or **Your Lien Holder.**
- If **You** cancel this **Contract** within the first sixty (60) days after the date of sale indicated on the face of this **Contract Application** and if no claims have been made, the **Contract** is void and **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.**
- If **You** cancel this **Contract** after the first sixty (60) days or if a claim has been filed under this **Contract, You** will receive a refund of a portion of the **Contract** purchase price. **We** will refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract,** deducting any claims paid and a service charge of either fifty dollars ($50) or ten percent (10%) of the pro rata refund amount, whichever is less. The **Selling Dealer** will refund the unearned portion of the retail amount **You** paid for this **Contract**.
- This **Contract** will not be cancelled by **Us** unless there is nonpayment of premiums or a direct violation by the **Contract Holder** as stated in the **Contract.**

OKLAHOMA: GWC's license number in the state of Oklahoma is 44198046. The term "etc." is stricken from the **Contract**. The following is added to section #2 TERM AND CONTRACT: Payment to the **Dealer** will be understood as payment to **GWC**. This service warranty is not issued by the manufacturer or wholesale company marketing the product. This warranty will not be honored by such manufacturer or wholesale company. The **Obligor** of this contract is **GWC Warranty**. **Our** obligations to perform under this **Contract** are insured by a policy of insurance issued by American Bankers Insurance Company of Florida, an Assurant Solutions company, 11222 Quail Roost Drive, Miami, FL 33157. The telephone number is 1-866-306-6694. **Coverage** under this **Contract** is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma Service Warranty Statutes do not apply to commercial use references in any service warranty contract. The term "void" in section #12 TRANSFER(S) is replaced with "rescinded". The following cancellation language amends section #13 CANCELLATION(S) AND REFUND(S): In the event the **Contract** is canceled by the **Contract Holder**, the return of premium shall be based upon one hundred percent (100%) of the unearned pro rata premium minus a fee of ten percent (10%) of the unearned pro rata premium or fifty dollars ($50), whichever is less. The actual cost of any service provided under the service warranty contract will also be deducted. We may cancel this agreement for one of the following reasons: (a) Material Misrepresentation or fraud at time of sale or anytime thereafter; (b) If it is determined that the **Vehicle** does not meet our underwriting criteria, (c) non-payment or partial payment by the **Selling Dealer** for this **Contract**, or (d) if You fail to maintain the **Vehicle** as per the manufacturer's recommendations and negligence creates a **Mechanical Breakdown**. In the event the **Contract** is canceled by the **Selling Dealer**, or the **Administrator**, the return of premium shall be based upon one hundred percent (100%) of the unearned pro rata premium, less the actual cost of any service provided under the service warranty contract. Quest Towing Services, LLC only provides towing services. The following is added to section #14 ARBITRATION PROVISION: While arbitration is mandatory, the outcome of any arbitration shall be non-binding on the parties, and either party shall, following arbitration, have the right to reject the arbitration award and bring suit in a court of competent jurisdiction.

OREGON: All obligations to perform under this **Contract**, including the roadside assistance provisions, are insured by a policy of insurance issued by American Bankers Insurance Company of Florida, an Assurant Solutions company, 11222 Quail Roost Drive, Miami, FL 33157. The following is added to section #10 CLAIMS PROCEDURE(S): If a **Covered Component** has a **Mechanical Breakdown** at any time outside of the **Administrator's** regular business hours (M-F 8am-8pm EST, Sat 8:30am-5pm EST), **You** may take one of the following steps: (1) Wait until regular business hours and then follow the normal claims procedure outlined in the **Contract; OR** (2) Authorize and pay for any tear down or diagnostic time needed to determine whether a **Covered Component** had a **Mechanical Breakdown.** If **You** reasonably determine that a **Covered Component** has had a **Mechanical Breakdown** and **You** chose to have the **Vehicle** repaired, **You** are responsible for paying for the repair. **You** must then call the **Administrator** at 1-800-482-7357 during the next available regular business hours (EST) so the **Administrator** may determine whether there was a **Mechanical Breakdown.** If the **Administrator** determines that the repair was covered under this **Contract,** then **We** will pay **You** according to the terms and conditions of this **Contract.** The following is added to section #14 ARBITRATION PROVISION: According to Oregon law, all arbitrations will be held in the county in which **You** maintain **Your** permanent residence or any other county in Oregon agreed to by **You** and **Us. The outcome of any arbitration shall be non-binding on the parties, and either party shall, following arbitration, have the right to reject the arbitration award and bring suit in a court of competent jurisdiction.** In the event that **You** do not receive satisfaction under this **Contract, You** may contact the Division of Financial Regulation, Consumer Advocacy at 350 Winter St. NE, P.O. Box 14480, Salem, OR 97309-0405, or by phone at 503-947-7984 or 888-877-4894.

SOUTH CAROLINA: The following is added to section #10 CLAIMS PROCEDURE(S): In the event of emergency repairs essential to public health, safety, or welfare, and **You** are unable to reach the **Administrator** outside normal business hours to obtain prior authorization, **You** may proceed with repairs, but payment will be made in accordance with the terms and conditions in this **Contract.** The following amends section #13 CANCELLATION(S) AND REFUND(S):

- **You** may cancel this **Contract** within the first twenty (20) days after the **Contract** was mailed to **You**, or within ten (10) days of the date of sale indicated on the face of this **Contract Application** if the **Contract** was delivered to **You** at the time of sale, if no claims have been made. **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.** The right to void this **Contract** is not transferable and applies only to the original **Contract Holder.**
- If this **Contract** is canceled after the applicable time period or if a claim has been filed, the **Contract** can only be canceled in accordance with the cancellation terms and conditions in this **Contract.**
- In the event of a cancellation, the **Lien Holder,** if any, will be named on a cancellation refund check as their interest may appear.
- If cancellation is imposed by the **Administrator** for reasons other than nonpayment, material misrepresentation, or substantial breach of duties, **We** will mail written notice of cancellation stating the date of cancellation and the reason for cancellation to the last known address at least fifteen (15) days prior to date of cancellation..
- A ten (10%) percent penalty per month shall be added to a refund that is not paid or credited within forty five (45) days after the return of the **Contract** to **Us**. In the event of a dispute with the **Administrator** of this **Contract**, **You** may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Ste. 1000, Columbia, South Carolina, 29201 or (800) 768-3467.

TEXAS: GWC is licensed as a Provider (#239) and an Administrator (#211) in the state of Texas. The following is added to section #13 CANCELLATION(S) AND REFUND(S):

- **You** can cancel this **Contract** at any time by contacting the **Selling Dealer** or **Your Lien Holder.**
- If **You** cancel this **Contract** within the first thirty (30) days after the date of sale indicated on the face of this **Contract Application**, the **Contract** is void and **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer,** minus any claims paid. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract,** minus any claims paid.
- If **You** cancel this **Contract** after the first thirty (30) days**, You** will receive a refund of a portion of the **Contract** purchase price. **We** will refund a pro rata portion of the amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer** based on the lesser of the remaining time or mileage on this **Contract,** deducting any claims paid and a fifty dollar ($50) service charge. The **Selling Dealer** will refund the unearned portion of the retail amount **You** paid for this **Contract**.
- If **We** do not pay the refund before the 46th day after the date notice of cancellation is received by **Us**, **We** are liable to the **Contract Holder** for a penalty not to exceed ten percent (10%) of the amount outstanding per month**.**
- The right to cancel a service **Contract** is not transferable to a subsequent holder of the **Contract**. **You** may apply directly to American Bankers Insurance Company of Florida, an Assurant Solutions company, if a refund or credit is not paid before the 46th day after the date on which the **Contract** is terminated.

If **You** have complaints or questions regarding this **Contract**, **You** may contact the Texas Department of Licensing and Regulation at the following address: Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711, 1-512-463-6599 or 1-800-803-9202 (within Texas only).

UTAH: Coverage afforded under this **Contract** is not guaranteed by the Property and Casualty Guaranty Association. This **Contract** is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. The following is added to section #10 CLAIMS PROCEDURE(S): If a **Covered Component** has a **Mechanical Breakdown** at any time outside of the **Administrator's** regular business hours (EST) and **You** are unable to reach the **Administrator** to obtain prior authorization, **You** may proceed with repairs, but payment will be in accordance with the Terms & Conditions in this **Contract. Your** failure to submit paid receipts, repair orders and other documentation within the specified time frame of the repairs will not automatically invalidate **Your** claim if **You** can demonstrate that it was not reasonably possible to file the documents within such time period. The following amends section #13 CANCELLATION(S) AND REFUND(S): If **We** cancel this **Contract** after the first sixty (60) days, **We** will mail to **You** written notification of cancellation at least thirty (30) days before the cancellation date. Cancellation notice will reference one of the following cancellation reasons: (a) Nonpayment; (b) Material misrepresentation; (c) Substantial change in the risk assumed, unless **We** should reasonably have foreseen the change or contemplated the risk when entering into the **Contract;** or (d) Substantial breach of contractual duties, conditions, or warranties. However, if **We** cancel this **Contract** within the first sixty (60) days after the **Contract** purchase date or if **We** cancel this **Contract** because **You** have defaulted in **Your** obligation to repay the amount financed by the **Lien Holder, We** will mail to **You** a written notice of cancellation at least ten (10) days before the cancellation date. **We** shall calculate the amount to be returned by **Us** by prorating the amount received by **Us** from the **Selling Dealer** based on the lesser

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MARGINAL WORD PLACEMENT

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of the remaining time or mileage on the **Contract.** If full **Contract** premium is not paid by the **Selling Dealer, We** do not reserve the right to cancel this **Contract.** The **Lien Holder** is not able to cancel this **Contract** in Utah. Section #14 ARBITRATION PROVISION is deleted in its entirety.

VERMONT: The following is added to section #7 LIMITS OF LIABILITY: This **Contract** does not provide **Coverage** for personal injury including bodily injury, property damage (except as otherwise specifically stated in the **Contract**), and attorney fees. The following amends section #13 CANCELLATION(S) AND REFUND(S):

- **You** may cancel this **Contract** within the first twenty (20) days after the **Contract** was mailed to **You**, or within ten (10) days of the date of sale indicated on the face of this **Contract Application** if the **Contract** was delivered to **You** at the time of sale, if no claims have been made. **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.** This right to void this **Contract** only applies to the original **Contract Holder**.
- If this **Contract** is canceled after the applicable time period or if a claim has been filed, the **Contract** can only be canceled in accordance with the cancellation terms and conditions in this **Contract.**

VIRGINIA: We do not cover loss due to fraud, dishonesty, or any criminal act.

WISCONSIN: THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. The following is added to section # 8 RIGHTS OF RECOVERY: **Contract Holder** will be made whole prior to any subrogation by **GWC**. The following amends section #13 CANCELLATION(S) AND REFUND(S):

- **You** may cancel this **Contract** within the first fifteen (15) days after the date of sale indicated on the face of this **Contract Application**, if no claims have been made. **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.**
- If this **Contract** is canceled after the applicable time period or if a claim has been filed, the **Contract** can only be canceled in accordance with the cancellation terms and conditions in this **Contract.**
- All cancellations must be processed through the **Selling Dealer** or **Your Lien Holder.**
- Furthermore, it is understood and agreed to between **You** and **Us** that the **Administrator**, at their sole discretion, reserves the right to cancel this **Contract** for one or more of the following reasons: (a) Material misrepresentation or fraud at time of sale or anytime thereafter; (b) If it is determined that the **Vehicle** does not meet **Our** underwriting criteria; or (c) Non-payment or partial payment by the **Selling Dealer** for this **Contract**. In the event of an **Administrator** imposed cancellation, the refund amount will be calculated by pro-rating the amount received by **Us** from the **Selling Dealer** based on the lesser of the remaining time or mileage on the **Contract**, and a fifty dollar ($50) service charge.

Section #14 ARBITRATION PROVISION is deleted in its entirety.

WYOMING: The following amends section #13 CANCELLATION(S) AND REFUND(S):

- **You** may cancel this **Contract** within the first twenty (20) days after the **Contract** was mailed to **You**, or within ten (10) days of the date of sale indicated on the face of this **Contract Application** if the **Contract** was delivered to **You** at the time of sale, if no claims have been made. **We** will refund the entire amount received by **Us** from the **Selling Dealer** back to the **Selling Dealer**. The **Selling Dealer** will refund the full retail amount **You** paid for this **Contract.** This provision only applies to the original **Contract Holder.**.
- If this **Contract** is canceled after the applicable time period or if a claim has been filed, the **Contract** can only be canceled in accordance with the cancellation terms and conditions in this **Contract.**
- **We** will mail to **You** at **Your** last known address a written notice of cancellation at least ten (10) days before the cancellation date. Prior notice is not required if the reason for cancellation is nonpayment, a material misrepresentation by **You** to **Us,** or a substantial breach of duties by **You** relating to the covered vehicle or its use.
- A ten (10%) percent penalty per month shall be added to a refund that is not paid or credited within forty five (45) days after the return of the **Contract** to **Us**.

Section #14 ARBITRATION PROVISION: is deleted in its entirety.

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GWC Warranty Corporation
Mailing Address: P.O. Box 7900 | Wilkes-Barre, PA 18773-7900
Physical Address: Showroom Level | 40 Coal Street | Wilkes-Barre, PA 18702-5236
1.800.482.7357 | Local: 1.570.414.7777 | Fax: 1.888.840.7883 | Fax: 1.570.414.7883
www.gwcwarranty.com

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