**Vehicle Year _______________________________
Vehicle Make ______________________________
Vehicle Model ______________________________

**VEHICLE CLASS (check one)   
❑ 1   ❑ 2   ❑ 3   ❑ 4   ❑ 5

**RETAIL PURCHASE PRICE: $____________

**Original In-Service 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.

---

**DEDUCTIBLE SELECTION  
(check one)

If no box is checked, the Deductible will be $100.

❑ $100 (standard)
❑ $50 (optional)
❑ $0 (optional)

**NO WORRIES, JUST DRIVE PACKAGE

❑ Available on Essential, Comprehensive Exclusionary & Exclusionary Wrap Plans.

**NEW VEHICLE COVERAGE

**Plan Selection (check one)**

❑ Powertrain Plus
❑ Essential
❑ Comprehensive
❑ Exclusionary

**Term Selection (check one)

❑ 90 Days or 4,500 Miles
❑ 180 Days or 7,500 Miles
❑ 12 Months or 14,500 Miles
❑ 24 Months or 26,500 Miles
❑ 36 Months or 38,500 Miles
❑ 48 Months or 50,000 Miles

❑ Upgrade ❑ Renewal

**ORIGINIAL IN-SERVICE DATE ____________________

**NEW VEHICLE COVERAGE

**Plan Selection (check one)**

❑ Essential
❑ Exclusionary

**Term Selection (check one)

❑ 48 Months or 75,000 Miles
❑ 48 Months or 100,000 Miles
❑ 60 Months or 75,000 Miles
❑ 60 Months or 100,000 Miles
❑ 72 Months or 100,000 Miles

**Original In-Service Date ____________________

**NEW VEHICLE COVERAGE

**Plan Selection (check one)**

❑ Powertrain Plus
❑ Essential
❑ Exclusionary

**Term Selection (check one)

❑ 12 Months or 14,500 Miles
❑ 24 Months or 26,500 Miles
❑ 36 Months or 38,500 Miles
❑ 48 Months or 50,000 Miles
❑ 60 Months or 60,000 Miles
❑ 60 Months or 100,000 Miles
❑ 72 Months or 100,000 Miles
❑ 84 Months or 100,000 Miles
❑ 120 Months or 100,000 Miles

**EXCLUSIONARY WRAP COVERAGE

**Term Selection (check one)***

❑ 60 Months or 60,000 Miles
❑ 60 Months or 100,000 Miles
❑ 72 Months or 70,000 Miles
❑ 84 Months or 100,000 Miles
❑ 120 Months or 100,000 Miles

**Term Selection (check one)**

❑ 12 Months or 14,500 Miles
❑ 24 Months or 26,500 Miles
❑ 36 Months or 38,500 Miles
❑ 48 Months or 50,000 Miles
❑ 60 Months or 60,000 Miles
❑ 60 Months or 100,000 Miles
❑ 72 Months or 100,000 Miles
❑ 84 Months or 100,000 Miles
❑ 120 Months or 100,000 Miles

**Vehicle Price ____________________________

**Engine Size ______________________________

**Transmission ____________________________

**Lien Holder ______________________________

**OPTIONAL COVERAGE

❑ Sensor Package (Available on Essential Plans, up to 100,000 miles.)
❑ Technology Package (Available on Comprehensive Plans.)
❑ Luxury Package (Available on Exclusionary & Exclusionary Wrap Plans, up to 100,000 miles.)
❑ Warranty Remaining Option (If this option is selected, Contract time begins at the expiration of the OEM's Basic Warranty and at zero (0) miles.)

**TOTAL __________________________________

**VEHICLE EQUIPMENT PROFILE

❑ Diesel Engine – Cars Only
❑ Turbocharger/Supercharger
❑ Twin Turbochargers
❑ Lift Kits – Up to 4”
❑ Northstar Engine
❑ Hybrid

**VEHICLE CLASS (check one)

❑ 1   ❑ 2   ❑ 3   ❑ 4   ❑ 5

**RETIAL PURCHASE PRICE: $_____________

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**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 we 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 and conditions in this Contract Application, including the plan, term, price, and Arbitration Provision. You acknowledge that this Contract is between You and GWC, with GWC being the Administrator of the Contract. The purchase of this Coverage is not required to purchase or obtain financing for the 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 ________________________________

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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Form #GWC-CNTR-93 (3/14)
When Coverage Starts:
* Used Vehicle Coverage begins on the Contract sale date and mileage identified on the face of this Contract Application.
** New Vehicle Coverage begins on the Contract sale date and at zero (0) miles.
*** Exclusionary Wrap term begins on the original factory in-service date and at zero (0) miles.

POWERTRAIN PLUS COVERAGE includes:

ENGINE: All internally lubricated parts; camshaft & bearings; connecting rods & bearings; crankshaft & bearings; cylinder block; main bearings; distributor shaft; exhaust manifold; intake manifold; oil pump, gears & pick-up screen; pistons, piston rings & wrist pins; timing chain & gears; timing belt; cylinder heads; exhaust valves; intake valves; valve springs & retainers; push rods, rocker arms & shafts; hydraulic & solid lifters. SEALS & GASKETS: Cylinder head gaskets & intake manifold gaskets are covered. All other seals & gaskets are covered as a result of a covered repair. TRANSMISSION (AUTOMATIC): All internally lubricated parts; case; torque converter; gear-set; gears & shafts; bushings; bands; friction & steel clutch plates; steel drums; pump; servo unit; valve body & plate; governor. TRANSMISSION (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, throw-out bearing, linkage, cables, shifter, electronic switches, solenoids and clutch slave cylinders.) FOUR (4) WHEEL & ALL WHEEL DRIVE: All internally lubricated parts; transfer case; bearings; bushings; chains; gears; sleeves; sprockets. DRIVE AXLE: All internally lubricated parts; drive axle housing; ring & pinion gears; spider gears & side gears; bearings; bushings; spacers; yokes; axle shafts; driveshafts; carrier bearing; universal joints; center support bearing; CV joints (provided the boots are not torn or damaged). (Exclusions are CV joint boots.) AIR CONDITIONING: (OEM equipment only) Compressor, compressor clutch; accumulator; dryer/receiver; condenser; evaporator. BRAKES: All internally lubricated parts of the hydraulic system including the master cylinder; vacuum power assist booster & valve; hydro booster; disc brake calipers; wheel cylinders; steel brake lines & hoses. (Exclusions are linings, rotors, pads, drums, and hardware.) COOLING: Radiator; water pump; thermostat; radiator fan & fan clutch. (Exclusions are belts, hoses, heater core, blower motors and electronic switches.) ELECTRICAL: Alternator; electric horn; front wiper motor; rear wiper motor; rear defroster switch; starter motor, drive assembly & solenoid; voltage regulator. FLUIDS: Any fluids required as a result of a covered repair. (Exclusions are A/C refrigerant, filters and oil additives.) STEERING: Power steering pump; rack & pinion; steering gear box. SUSPENSION: Upper & lower ball joints; leaf & coil springs (only if broken); spindles. TURBOCHARGER (surcharge applies): (OEM equipment only.) All internally lubricated parts; housing; waste gate; vanes; shafts & bearings. LABOR: Labor charges shall be based on the current ALLDATA Labor Guide and rates shall be within accepted industry standards.

TOWING: Reimbursement up to fifty dollars ($50) per covered breakdown.

ESSENTIAL COVERAGE includes Powertrain Plus, plus the following:

ABS: Electronic control processor; pressure modulation valve; isolation dump valve; accumulator; wheel speed sensors; hydraulic pump; motor assembly. COOLING: Electric radiator fan motor; coolant recovery container. (Exclusions are belts, hoses, heater core, blower motors and electronic switches.) HI-TECH ELECTRICAL: Fuel pump; power antenna motor; power door lock actuators & switches; power mirror motors & switches; power seat motors & switches; power sunroof motor; power convertible top motor; power window motors, regulators & switches; electronic ignition module. SUSPENSION: Upper & lower control arms; wheel bearings. DIAGNOSTICS: Diagnostics are covered only in conjunction with a Covered Repair up to one (1) hour labor, except where the proper repair is obvious to the normal sense of sight, touch, smell and/or sound. RENTAL CAR REIMBURSEMENT: In the event that a Covered Repair requires labor in excess of eight (8) hours, You are reimbursed up to thirty-five dollars ($35) per day for a maximum of five (5) days. ROADSIDE ASSISTANCE & TOWING: 1-866-293-3543. Details on Terms & Conditions Page. TRAVEL/LODGING REIMBURSEMENT: In the event that a Mechanical Breakdown causes You to be stranded overnight and Covered Repairs are completed more than one hundred (100) miles from Your home, We will reimburse You for lodging and meals incurred by You between the date of the Mechanical Breakdown and the date that the Covered Repairs are completed; the limit of this reimbursement per claim is three hundred dollars ($300) not to exceed one hundred dollars ($100) per twenty-four (24) hour period.

SENSOR PACKAGE (optional, surcharge applies, available only on Essential Plans): Oxygen sensor (O2); mass air flow (MAF); manifold absolute pressure (MAP).

COMPREHENSIVE COVERAGE includes Powertrain Plus, Essential, and the Sensor Package, plus the following:

COMP ENGINE: Engine mounts; timing belt tensioner; timing & valve covers; transmission mounts; flywheel/flex plate; harmonic balancer. COMP AIR CONDITIONING: Expansion valve; orifice tube; POA valve; compressor mounting brackets; evacuation & recharge. (Evacuation & recharge is only covered as a result of a covered A/C system repair.) COMP BRAKES: Pressure differential switch; parking brake control pedal/lever; backing plates; vacuum booster pump. COMP COOLING: Heater core; serpentine belt tensioner; bearing & pulley; heater blower motor; blower motor resistor; blower motor switch; heater control valve; radiator shroud & brackets. COMP ELECTRICAL: Power trunk release; neutral safety switch; stop lamp brake switch; washer fluid pump & pump switch; alternator bracket & pulley; electric horn button; emergency warning flasher switch; headlamp switch; headlamp dimmer switch; ignition coil, ignition coil pack; ignition distributor; interior light switches; all manually operated switches; rear window heating elements; trunk pull down motor; turn signal switch; wiper module & delay switch; idle air control motor (IAC); idle air control valve (IAC). COMP FLUIDS: R134 refrigerant/ freon. COMP STEERING: Idler arm & bushings; pitman arm; power steering pump pulley; mounting brackets & reservoir; tie rods, tie rod ends & sleeves; steering shaft pivot joint. COMP SUSPENSION: Control arm bushings & shafts; stabilizer bar, links & bushings; steering knuckles; strut bars & bushings; rigid beam axle; air suspension compressor; spindle supports; torsion bars, mounts & bushings. COMP SENSORS: Throttle position sensor (TPS). COMP FUEL SYSTEM: Injectors; metering valve/pressure regulator; lines & fittings; fuel gauge sending unit; fuel tank (only as a result of corrosion). COMP INTERIOR/EXTERIOR: Hood latch & cable; door locks, handles & hinges; trunk lock & hinges; trunk & hood gas lift cylinders; seat adjust springs; washer fluid exit ports; glove box lock.

TECHNOLOGY PACKAGE (optional, surcharge applies, available only on Comprehensive Plans): Air Conditioning System: Control cables; ducts & plenum doors; electronic control climate head. Electronics Systems: AM/FM radio; cassette & CD player; cruise control assembly; electronic driver information center display, heated seat elements; power seat processor/module; power seat relays; power window relays; trunk/tailgate lift motor. Sensors: Camshaft position sensor; crankshaft position sensor; fuel injector sensors; spark control detonation sensor (knock); coolant temperature sensor; coolant level sensor; engine air intake temperature sensor; power seat sensors; suspension sensors; transmission & transaxle sensors; transmission shift control sensor; vehicle speed sensor. Steering: Center link, drag link & bushings; main & intermediate shaft. Suspension: Control module/processor; electronic & variable suspension struts. Powertrain: Transfer case control module; powertrain control module (PCM); engine control unit (ECU); transmission control unit (TCU).

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EXCLUSIONARY COVERAGE includes:
All parts of the vehicle covered by the Manufacturer’s Basic Warranty except for parts listed under the “EXCLUSIONS FROM COVERAGE” section of this Contract.

EXCLUSIONARY WRAP COVERAGE includes:
All parts of the vehicle covered by the Manufacturer’s Basic Warranty except for parts: (1) Listed under the Manufacturer’s Powertrain Warranty; (2) Parts listed under the “EXCLUSIONS FROM COVERAGE” section of this Contract.

LUXURY PACKAGE (optional, surcharge applies, available only on Extensionary and Exclusionary Wrap Plans): Factory installed navigation system; navigation system display unit; navigation system control module; navigation system antenna; infrared system; proximity pass key & sensor.

EXCLUSIONS FROM COVERAGE: Replacement or repair costs of maintenance items such as, but not limited to spark & glow plugs; distributor cap & rotor; fuses, fusible links & circuit breakers; electrical cables & wires; drive belts; filters; batteries. Replacement or repair costs of manual transmission clutch components & release bearing; brake drums, shoes, rotors & pads; audio system wiring & speakers; intelligent & laser cruise control components; near object avoidance systems; seal beams, light bulbs & lenses; video system components & telephones; exhaust & emission components; catalytic converter; expansion/freeze plugs; airbag & safety restraint systems; interior appliances, carpets, trim, upholstery & cup holders; spark plug wiring & connectors; all hoses (except for brake hoses); nuts, bolts, studs, clamps, fasteners, retainers & etc.; shock absorbers & struts (except for electronic & variable struts); exterior air/water leaks & noise; body parts & mounts, panels & chassis frame; wiper blades, bumpers, bright metal & moldings; glass, mirror glass & paint; vinyl & convertible tops; convertible/sunroof frame & assembly, weather-strips; tires & wheels; navigation system components (except Luxury Package) & hybrid system components. Charges for shop supplies; freight; hazardous waste disposal; wheel alignment; tire balance.

WARRANTY REMAINING OPTION (optional, surcharge applies): If this option is selected, Contract time begins at the expiration of the OEM’s Basic Warranty and at zero (0) miles.

NO WORRIES, JUST DRIVE PACKAGE (optional, surcharge applies, available only on Essential, Comprehensive, Exclusionary and Exclusionary Wrap Plans with terms of 12 months or longer): See details in Terms & Conditions.

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 Administrator to 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.

• Coverage means the choice of Coverage made by You; Powertrain Plus, Essential, Comprehensive, Exclusionary, or Exclusionary Wrap.

• Covered Component(s) means those items specifically listed in this Contract Application under Powertrain Plus, Essential, or Comprehensive, or all items except those specifically excluded in this Contract Application under Exclusionary and Exclusionary Wrap, respective of Your 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 amount that You will need to pay per repair visit, as determined by the selection You made on the face of this Contract Application.

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

• RENTAL CAR COVERAGE: In the event that a Covered Repair requires labor in excess of eight (8) hours, We will provide rental car reimbursement of no more than thirty-five dollars ($35) per day for a total of no more than five (5) days, not to exceed one hundred seventy-five dollars ($175). Delays caused by unavailability of parts, shipping, and repair facility schedules, or other factors do not qualify for rental car reimbursement. If the NO WORRIES, JUST DRIVE PACKAGE is purchased, there is no minimum labor hour requirement in order for Covered Repairs to receive rental car reimbursement within the above limits. Not available on Powertrain Plus.

• TRAVEL/LODGING REIMBURSEMENT: In the event that a Mechanical Breakdown causes You to be stranded overnight and Covered Repairs are completed more than one hundred (100) miles from Your home, We will reimburse You for lodging and meal expenses incurred by You between the date of the Mechanical Breakdown and the date that the Covered Repairs are completed. The limit of this reimbursement per claim is three hundred dollars ($300) not to exceed one hundred dollars ($100) per twenty-four (24) hour period. If the NO WORRIES, JUST DRIVE PACKAGE is purchased, in the event that a Mechanical Breakdown causes You to be stranded overnight and Covered Repairs are completed more than fifty (50) miles from Your home, We will reimburse You for lodging and meal expenses incurred by You between the date of the Mechanical Breakdown and the date that the Covered Repairs are completed. The limit of this reimbursement per claim is one thousand dollars ($1,000) not to exceed two hundred fifty dollars ($250) per twenty-four (24) hour period. Not available on Powertrain Plus.

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 AllData Labor Guide and hourly rates shall be within accepted industry standards.

6. DEDUCTIBLE: You shall pay a Deductible per repair visit, as determined by the selection You have chosen on this Contract Application. A standard one hundred dollar ($100) Deductible will apply if no box is checked. If selected by You, an optional fifty dollar ($50) Deductible or an optional zero dollar ($0) Deductible will apply per repair visit. Optional buy-down must be paid for in advance. If the NO WORRIES, JUST DRIVE PACKAGE is purchased, a zero dollar ($0) Deductible will apply per repair visit.

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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, 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 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 NADA Official Used Car Guide® 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 of 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 calls 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 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 a 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.

• Sales Tax on parts or services, unless otherwise required by State Law.

• Commercial vehicles, including but not limited to, private contractor, taxi, police and fire, emergency vehicles, vehicles greater than one ton capacity, rental vehicles, commercial towing, high cube vans, vehicles equipped with snow plows, dump beds, hoisting or lifting accessories attached.

• Vehicles altered or customized by You or with Your knowledge beyond original factory specification, including but not limited to, oversized and undersized tires, lowered suspensions, raised suspensions (unless surcharge is paid), 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, while owned by You or with Your knowledge.

• Aftermarket accessories or non-original equipment not installed by the Vehicle Manufacturer while owned by You.

• 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 cannot be driven without further damage, You should call 1-866-293-3543 for Roadside Assistance & Towing. This service is available twenty-four (24) hours a day, seven (7) days a week. See section #15 ROADSIDE ASSISTANCE AND TOWING for more information.

• Your mechanic must initiate Your claim by contacting GWC Claims Department at 1-800-482-7357.

• DIAGNOSTICS AND 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 and will cover up to one (1) hour of diagnostic charges at the agreed hourly labor rate of the repair facility, except where the proper repair is obvious to the normal sight, touch, smell, and/or sound (Diagnostic charges are EXCLUDED on Powertrain Plus Plans). 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, at Our expense.

• DOCUMENTATION: Our Claim Authorization Number must appear on all invoices and supporting documents submitted to GWC, P.O. Box 7900, Wilkes-Barre, PA 18773, 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.

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, You are 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. The Vehicle's odometer must remain functional 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.

12. TRANSFER(S), RENEWAL(S), AND UPGRADE(S):

• TRANSFERS: 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). If the NO WORRIES, JUST DRIVE PACKAGE is purchased, transfer fee is zero dollars ($0). 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.

• **RENEWALS:** This Contract may be renewed. To renew this Contract, the Vehicle must meet the Administrator’s underwriting criteria at time of renewal. Your request for renewal must be within fifteen (15) days or five hundred (500) miles prior to the expiration of this Contract. The effective date of the future contract begins one day after the expiration date of this Contract.

• **UPGRADES:** You may be eligible to upgrade this Contract provided that the Contract is a ninety (90) day or one hundred and eighty (180) day term; You request the upgrade through the Selling Dealer thirty (30) days or one thousand (1,000) miles prior to the expiration of the qualifying Contract; the Vehicle meets the Administrator’s underwriting criteria for the term selected at the time of upgrade; and additional payment is received by Selling Dealer for the upgraded Coverage. The original Contract purchase price will be credited to the new term. The upgraded contract start date will remain the same as the date of sale indicated on the face of this Contract Application.

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

• Only in the event that the Vehicle is declared a total loss by the insurance company insuring the Vehicle, or the Vehicle is validly repossessed by the Contract Holder’s lender, will We and the Selling Dealer refund a pro rata portion of the Contract purchase price. We shall issue 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, deducting any claims paid or approved for payment by Us and a fifty dollar ($50) service charge. All cancellations must be processed through the Selling Dealer or Your Lien Holder.

• **REPLACEMENT GLASS:** We will replace the glass at the cost of three (3) gallons of gas.

• **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. The applicable transfer fee from section #12 is reduced to seventy-five ($75) dollars for TFS customers. The following amends the 9th bullet in section #9 EXCLUSIONS (WHAT IS NOT COVERED): Commercial vehicles are eligible for Coverage, excluding vehicles used for: competitive driving, taxi or livery, snow plowing, use for hire to the public or use to transport people for hire, municipal or professional emergency or police services and use for towning trailers exceeding the manufacturer’s recommendations for that vehicle.

14. NO WORRIES, JUST DRIVE PACKAGE: (optional, surcharge applies, available on Essential, Comprehensive, Exclusionary and Exclusionary Wrap Plans with terms of 12 months or longer): If purchased, this package includes twenty-five dollars ($25) towards Your purchase of gas, payable by gift card mailed to You with Your identification Card. No entertainment reimbursement voucher will be mailed to You with Your Identification Card and expires ninety (90) days from the date the Contract Application is signed; a zero dollar ($0) deductible will apply per repair visit; a transfer Fee of zero dollars ($0) will apply, see section #12 TRANSFER(S), RENEWAL(S), AND UPGRADE(S) for details; an enhanced Travel/Lodging reimbursement, see section #3 COVERAGE for details; an upgraded rental car reimbursement, see section #3 COVERAGE for details; an upgraded Roadside Assistance benefits, see section #15 ROADSIDE ASSISTANCE AND TOWING for information regarding towing, fluid delivery, and windshield repair, and a twelve month (12) subscription to IdentityForce. The identity protection service begins forty-eight (48) hours after Your enrollment information is received by IdentityForce. Identity Theft Insurance and Identity Restoration Service are automatically activated when identity protection service begins. You must complete registration at IdentityForce.com to activate other program benefits. Identity Monitoring does not cover credit card transactions and the scope of service may vary. Identity Theft Insurance provided under a Master Insurance Policy underwritten by AIG. A summary of the insurance policy and applicable program terms and conditions are available at www.IdentityForce.com.

15. ROADSIDE ASSISTANCE AND TOWING: (Not available on Powertrain Plus Plans) Services administered to You by Quest Towing, LLC. In the event that the Vehicle becomes disabled, please call Toll Free 1-866-293-3543. You will be asked to provide the current odometer reading of the Vehicle and Your GWC Contract Number listed on Your identification Card. Please have this information ready when the call is made. You will be provided the following roadside benefits during the term of this Contract:

• **TOWING:** The roadside service provider will tow the Vehicle to the location of Your choice within ten (10) miles of disablement, or for greater than ten (10) miles from disablement, to the nearest dealer or licensed and reputable repair facility. If the NO WORRIES, JUST DRIVE PACKAGE is purchased, the roadside service provider will tow the Vehicle to the location of Your choice within twenty-five (25) miles of disablement, or if greater than twenty-five (25) miles from disablement, to the nearest dealer or licensed and reputable repair facility.

• **TIRES:** The roadside service provider will come to the Vehicle location and replace a flat tire with Your inflated spare. Repair or replacement cost of the tire is Your responsibility.

• **FLUID DELIVERY:** The roadside service provider will come to the Vehicle location to deliver normal types of emergency fluids needed to get the Vehicle to the nearest service facility, i.e. gas, oil, water, etc. Cost of gas, oil, etc. will be Your responsibility. If the NO WORRIES, JUST DRIVE PACKAGE is purchased, the roadside service provider will cover the cost of three (3) gallons of gas.

• **LOCKOUT SERVICE:** The roadside service provider will come to the Vehicle location to unlock the doors of the Vehicle or provide assistance if the key is lost or broken. Key replacement cost is Your responsibility.

• **DEAD BATTERY JUMP-STARTS:** The roadside service provider will come to the Vehicle location to jump-start a dead battery.

• **WINDSHIELD REPAIR:** If the NO WORRIES, JUST DRIVE PACKAGE is purchased, Quest will assist you in the event your windshield is damaged. Quest will schedule and pay for repair services for You. In the event the crack cannot be repaired, eighty dollars ($80) will be credited to the replacement of the windshield. Quest will schedule the replacement services for You. The costs of windshield replacement, less the eighty dollar ($80) credit, will be Your responsibility. To obtain benefits, services must be set up through Quest. This is not a reimbursement program.

16. 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 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. If 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, 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.

17. PRIVACY:

• To review the General Policy of GWC, please visit http://www.gwccompany.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.

SPECIAL STATE DISCLOSURES/REQUIREMENTS

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 the first paragraph under section #9 EXCLUSIONS (WHAT IS NOT COVERED):

This Provision applies only to the original Contract Holder as of the date purchased by the holder of the original Contract, less a twenty-five dollar ($25) service charge. In the event of cancellation, the refund check per the terms outlined above. All cancellation requests can be submitted through the Selling Dealer or Your Lien Holder.

ARIZONA: The following adds the second and third bullet points in section #9 EXCLUSIONS (WHAT IS NOT COVERED):

• 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. Consequential damages are not covered.

• Repair or replacement of any Covered Component when the Mechanical Breakdown information provided for a Covered Component is replaced with “immediately prior to breakdown”.

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 #0073710. 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 definitions 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 material or parts. 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):

• If this Contract is canceled within the first sixty (60) days for New Vehicles or the first thirty (30) days for Used Vehicles, We will refund the entire Contract purchase price if no claims have been filed. If a claim has been filed, You will receive a portion of the Contract purchase price based on the lesser of the remaining time or mileage on the Contract.

• Furthermore, it is understood and agreed to between You and Us that the Administrator, at its 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) Non-payment or partial payment for this Contract; or (c) 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; and (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 #16 ARBITRATION PROVISION is stricken in its entirety.
COLORADO: Our 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-3504-CD-1, 2. Please call 1-888-306-6694 for instructions.

CONNECTICUT: The following is added to section 2 #2 TERM AND CONTRACT if the Vehicle is 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 #2 TERM AND CONTRACT if the Vehicle is stricken in its entirety. 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 #2 TERM AND CONTRACT: Payment to the vehicle must be made at payment to GWC. The following amends section 10 CLAIMS PROCEDURE(S), DIAGNOSTICS AND AUTHORIZATION: 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 10 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 is deleted in its entirety and replaced with the following:
- You may return this Contract within the first sixty (60) days after the date of sale indicated on the face of this Contract Application and, if there are no claims, You will receive a full refund of the entire Contract purchase price upon written notice of cancellation. If this Contract is canceled after the first sixty (60) days or a claim has been filed, You will receive a pro rata refund of a portion of the Contract purchase price. We shall issue 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. In the event of cancellation, the Lien Holder, if any, will be named on a cancellation refund check as their interest may appear. 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.
- The Selling Dealer will refund their unearned portion of the Your total Contract price. In the event the Selling Dealer cannot return their unearned portion of the Your total Contract price due to bankruptcy, insolvency, or otherwise is out of business, We shall refund the Selling Dealer's unearned portion to the You.
- The Lien Holder must hold power of attorney in order to cancel the Contract for non-payment.
- We may not cancel this Contract, except for fraud, material misrepresentation, or non-payment by You. Notice of such cancellation by Us must be in writing and given 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.

IDAHO: Coverage afforded under this motor vehicle service contract is not guaranteed by the Idaho Insurance Guaranty Association. The following replaces the first paragraph of 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 there are no claims, You will receive a full refund of the entire Contract purchase price less fifty dollars ($50) service charge. 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 ($50.00) service charge. All cancellations must be processed through the Selling Dealer or Lien Holder. 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.

ILLINOIS: The following is added to section 13 CANCELLATION(S) AND REFUND(S): This Contract is cancelable and refundable upon Your request. 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 there is no service provided or if the service was not provided within the applicable time period, no claims have been made under the Contract prior to its return to Us, the Contract shall be void and We shall refund the full purchase price of the Contract to You or Lien Holder. 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) non-payment 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.

INDIANA: Your proof of payment to the vehicle must be made, the Contract is void and You will receive a full refund of the entire Contract purchase price less fifty dollars ($50) service charge. 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 ($50.00) service charge. All cancellations must be processed through the Selling Dealer or Lien Holder. 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.

LITHUANIA: The following replaces the first paragraph under section 13 CANCELLATION(S) AND REFUND(S): This Contract is cancelable and refundable upon Your request. If You return 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 You will receive a full refund of the Contract purchase price, less a service charge of fifty dollars ($50) If this Contract is canceled after the first thirty (30) days, You will receive a pro rata refund of the Contract purchase price. We shall issue a pro rata refund of the amount received by Us from the Selling Dealer or Lien Holder based on the lesser of the remaining time or mileage on this Contract, less a service charge of fifty dollars ($50). No claim incurred or paid shall be deducted from the amount to be returned to You in the event of a cancellation refund. All cancellations must be processed through the Selling Dealer or Lien Holder.

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 replaces section 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 not in operation. Right To Return Your Contract: You may return this Contract within the first twenty (20) days of the date the Contract was mailed to You or within ten (10) days of delivery if the Contract is delivered to You at the time of sale. 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 return/cancel this Contract after the applicable time period, We shall refund the full unearned 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, less any claims paid, and less an administrative fee not to exceed ten percent (10%) of the Provider fee. A monthly penalty equal to ten percent (10%) of the Provider fee outstanding must be added to a refund that is not paid or credited within forty-five (45) days after return of the Contract to the Provider. Furthermore, it is understood and agreed to between You and Us that the Administrator, at its 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 refund the full unearned 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, less any claims paid, and less an administrative fee not to exceed ten percent (10%) of the Provider fee. 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. All cancellations must be processed through the Selling Dealer or Lien Holder.

MARYLAND: The following is added to the face of this Contract Application: Expiration Date: Expiration Mileage: . The following is added to the face of this Contract Application: Expiration Date: Expiration Mileage: .
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 is added to section #13 CANCELLATION(S) AND REFUND(S): You may return this Contract within twenty (20) days after the date the Contract was mailed to You, or within ten (10) days after 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, if there are no claims, the Contract is void and You will receive a full refund of the Contract purchase price. 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.

MASSACHUSETTS: NOTICE TO CUSTOMER: PURCHASE OF THIS CONTRACT IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE A VEHICLE. THE BENEFITS PROVIDED MAY DELAY EXPRESS MANUFACTURERS’ OR SELLER’S WARRANTIES THAT COME AUTOMATICALLY WITH EVERY SALE. THE SELLER OF THIS COVERAGE IS REQUIRED TO INFORM YOU OF ANY WARRANTIES AVAILABLE TO YOU WITHOUT THIS CONTRACT.

The coverage listed below is provided to You by the Selling Dealer at no charge as required by Chapter 90, Section 7N.25 of Massachusetts General Laws:

- Used vehicles with less than 40,000 miles at the time of sale: Provides coverage for 90 days or 3,750 miles, whichever occurs first.
- Used vehicles with more than 40,000 miles but less than 80,000 miles at the time of sale: Provides coverage for 60 days or 2,500 miles, whichever occurs first.
- Used vehicles with more than 80,000 miles but less than 125,000 miles at the time of sale: Provides coverage for 30 days or 1,250 miles, whichever occurs first.

Your Vehicle may be covered by this law. If so, the following is added to this Contract: In addition to the Dealer Warranty required by this law, You have elected to purchase this Contract, which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged for the required warranty. You are unable to reach the Selling Dealer at least fifteen (15) days prior to the effective date of cancellation.

Your Vehicle may be covered by this warranty. If so, the following is added to this Contract: In addition to the Dealer Warranty required by this law, You have elected to purchase this Contract, which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged for the required warranty, and You are unable to reach the Selling Dealer at least fifteen (15) days prior to the effective date of cancellation. Furthermore, the definitions, coverages, and exclusions stated in this Contract apply only to this Contract and are not the terms of the required dealer warranty.

The definition of “We”, “Us”, “Our”, “Obligor”, “Administrator”, and/or “GWC” in this Contract is replaced with the following: “We”, “Us”, “Our”, “Obligor” or “GWC” means the Selling Dealer. This Contract is between You and the Selling Dealer with GWC being the Administrator of this Contract, the party processing claims and Contract Applications.

MICHIGAN: The definition of “We”, “Us”, “Our”, “Obligor”, “Administrator”, and/or “GWC” in this Contract is replaced with the following: “We”, “Us”, “Our”, “Obligor”, and/or “GWC” means the Selling Dealer. This Contract is between You and the Selling Dealer with GWC being the Administrator of the Contract.

MINNESOTA: The coverages listed below are provided to You by the Selling Dealer at no charge as required by Minnesota Statute 325F.662. The term of the required warranty is based on mileage at time of sale as follows:

- Used vehicles with less than 36,000 miles at the time of sale:
  - Provides coverage for 60 days or 2,500 miles, whichever occurs first.
  - Provides coverage for 30 days or 1,250 miles, whichever occurs first.
- Used vehicles with more than 36,000 miles but less than 75,000 miles at the time of sale:
  - Provides coverage for 60 days or 2,500 miles, whichever occurs first.
  - Provides coverage for 30 days or 1,250 miles, whichever occurs first.

These coverages are excluded from this Contract during the applicable warranty period unless the Selling Dealer becomes unable to meet its financial obligations. Your rights and obligations are fully explained in the dealer-issued vehicle limited warranty document.

Our obligations to perform under this Contract are insured by American Reliable Insurance Company (ARIC), 11222 Quail Roost Drive, Miami, Florida 33175. In the event We cease to operate, are bankrupt, or fail to pay or provide service within sixty (60) days after proof of loss has been filed, You may file a claim directly with ARIC by calling: 1-866-306-6694.

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

MISSISSIPPI: Section #16 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 #13 CANCELLATION(S) AND REFUND(S): You may return this Contract within twenty (20) days after the filing date of the Contract, or the purchase date if the Contract is delivered at the time of sale. If a claim is made under the Contract during the stated time period, You will be refunded the full purchase price less any claims made, and the Contract is void. If canceled within the first twenty (20) days, 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 the return of this Contract to Us. You may cancel this service Contract at any time. 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 & Conditions in this Contract. Written notice of such cancellation shall be delivered to You within fifteen (15) days by registered mail. The cancellation fee may not exceed fifty ($50) dollars. The following is added to section #16 CLAIMS PROCEDURES(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.

NEBRASKA: Section #16 ARBITRATION PROVISION is stricken in its entirety.

NEVADA: 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 #16 ARBITRATION PROVISION. The following replaces section #13 CANCELLATION(S) AND REFUND(S): You may return this Contract 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 or, within twenty (20) days of the date the Contract was mailed to You, and, if there are no claims, the Contract is void and You will receive a full refund of the Contract purchase price. If You cancel this Contract after the expiration of the ten (10) day period and a claim has been filed, 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. 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 the return of this Contract. If the original purchaser of this Contract submits to Us a request in writing to cancel this Contract in accordance with the terms of the Contract, We shall refund to the original purchaser the portion of the Contract purchase price that is unearned by Us. If the cancellation is imposed by the Administrator, no cancellation fee will apply. The following provisions apply to cancellation and the following applies:

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 and a twenty-five dollar ($25) service charge from the portion of the purchase price that is unearned by the Administrator. Claims paid against this Contract will not be deducted.

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Form #GWC-CNTR-93 (3/14)
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 replaces the first paragraph under section #13: CANCELLATION(S) AND REFUND(S): You may cancel this Contract within the first sixty (60) days and, if no claims have been filed, We will refund the entire Contract purchase price upon notice of written cancellation. If this Contract is canceled after the first sixty (60) days or a claim has been filed, We will refund a pro rata portion of the Contract purchase price. We shall refund to You, or the Lien Holder, the amount received by Us from the Selling Dealer based on the lesser of the remaining time or mileage on 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. In the event that You do not receive satisfaction under this Contract, You may contact the New Hampshire Insurance Department at 21 South Street Suite, Suite 14, Concord, NH 03301, or by phone at 1-800-852-3416 or 1-603-271-2261.

NEW JERSEY: The definition of “We”, “Us”, “Our”, “Obligor”, “Administrator”, and/or “GWC” in this Contract is replaced with the following: “We”, “Us”, “Our”, “Obligor”, and/or “GWC” means the Selling Dealer and/or You with the Selling Dealer with GWC being the Administrator of the Contract.

NEW MEXICO: The following is added to section #13 CANCELLATION(S) AND REFUND(S): A ten percent (10%) penalty per month shall be added to be refund that is not paid or credited within sixty (60) days after the return of this Contract. 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. 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 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 coverages listed below are provided to You by the Selling Dealer at no charge as required by Section 198b of New York General Business Law:

- Used vehicles with less than 36,000 miles at time of sale:
  - Provides coverage for 30 days or 4,000 miles, whichever occurs first.
- Used vehicles with more than 36,000 miles but less than 80,000 miles at time of sale:
  - Provides coverage for 60 days or 3,000 miles, whichever occurs first.
- Used vehicles with more than 80,000 miles but less than 100,000 miles at time of sale:
  - Provides coverage for 30 days or 1,000 miles, whichever occurs first.

Your Vehicle may be covered by this law. If so, the following is added to the Contract: In addition to the Dealer Warranty required by law, You have elected to purchase this Contract, which may provide You with additional protection during the Dealer Warranty period and provides protection after the Dealer Warranty has expired. You have been charged separately only for this Contract. All definitions, Coverages, and exclusions listed in this Contract apply only to this Contract and are not the terms of the Dealer Warranty.

The following is added to section #2 TERM AND CONTRACT: Payment to the Dealer will be understood as payment to GWC. The following replaces section #13 CANCELLATION(S) AND REFUND(S): You may return this Contract within twenty (20) days after the date the Contract was mailed to You, or within ten (10) days after 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, if there are no claims, the Contract is void and You will receive a full refund of the Contract purchase price. The right to void this Contract is not transferable and applies only to the original Contract Holder. You may return this Contract by mailing it to the attention of the Administrator at the address listed on the face of this Contract. If You cancel this Contract after the applicable time frame or if a claim has been filed, You will receive a refund of a portion of the Contract purchase price only if Your Vehicle is declared a total loss by the insurance company insuring the Vehicle, or if the Vehicle is violently repossessed by the Contract Holder's Lender. We shall refund a pro rata portion of the amount paid by You or the Lien Holder based on the lesser of the remaining time or mileage on this Contract. Any claims paid by Us and a fifty dollar ($50) service charge. All cancellation requests must be made through the Selling Dealer. Cancellation terms and conditions may vary by 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; (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. In the event of an Administrator imposed cancellation, the refund amount will be calculated by pro-rating the amount received by Us based on the remaining time or mileage on the Contract, deducting any claims paid by Us and a fifty dollar ($50) service charge. 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. 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.

NEW YORK: The following replaces the first paragraph under section #13 CANCELLATION(S) AND REFUND(S): If You cancel this Contract within the first sixty (60) days and, if no claims have been filed, You will receive a full refund of the entire Contract purchase price. If this Contract is canceled after the first sixty (60) days or a claim has been filed, You will receive a pro rata refund of a portion of the Contract purchase price. We shall issue 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, less any claims paid and a service charge of fifty dollars ($50) or ten percent (10%) of the pro rata refund amount to be refunded, whichever is less. In the event of cancellation, the Lien Holder, if any, will be named on a cancellation refund check as their interests may appear. All cancellations must be made through the Selling Dealer. 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: 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 shall be 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 Assured Solutions company, 11222 Quail Roost Drive, Miami, FL 33157. The telephone number is 1-886-306-6694. 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 replaces 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 #16 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: 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), 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 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 #16 ARBITRATION PROVISION: 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. 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.

RHODE ISLAND: The coverages listed below are provided to You by the Selling Dealer at no charge as required by Section 31-4.4 of Rhode Island General Business Law:
• Used vehicles with less than 36,000 miles at time of sale:
• Used vehicles with more than 36,000 miles but less than 100,000 miles at time of sale:

Your Vehicle may be covered by this policy. If so, the following is added to the Contract: In addition to the Dealer Warranty required by law, You have elected to purchase this Contract, which may provide You with additional protection during the Dealer Warranty period and provides protection after the Dealer Warranty has expired. You have been charged separately only for this Contract. All definitions, Coverages, and exclusions listed in this Contract apply only to this Contract and are not the terms of the Dealer Warranty.

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 is added to section #13 CANCELLATION(S) AND REFUND(S): You may return this Contract within twenty (20) days after the date the Contract was mailed to You, or within ten (10) days after 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, if there are no claims, the Contract is void and You will receive a full refund of the Contract purchase price. The right to void this Contract is not transferable and applies only to the original Contract Holder. If this 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. If You cancel this Contract after the applicable time frame or if a claim has been filed, the Contract may 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. If We do not resolve such matters within sixty (60) days of proof of loss, You may contact the South Carolina Department of Insurance, P.O. Box 100105, Columbia, SC 29202-3105 or 1-803-737-6160.

TEXAS: The following is added to section #13 CANCELLATION(S) AND REFUND(S): This Contract can be cancelled at any time. You may return this Contract within thirty (30) days after the date of purchase indicated on the face of this Contract. If a claim is made under the Contract during the thirty (30) day time period, You will be refunded the full purchase price of the Contract less any claims made, the Contract is void, and no cancellation fee will be imposed. If You cancel this Contract after the time frame indicated, You shall be refunded a prorated purchase price of the Contract reflecting the remaining cancellation terms of this Contract, minus any claims paid under the Contract and a cancellation fee may be imposed no greater than fifty ($50) dollars. If We do not pay the refund before the forty (40) 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 directly apply to American Bankers Insurance Company of Florida, an Assurant Solutions company if a refund or credit is not paid before the 40th 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 1-800-830-9202 (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 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 twenty (20) days prior to date of cancellation. If We do not resolve such matters within thirty (30) days of proof of loss, You may contact the Utah Department of Insurance, P.O. Box 12990, Salt Lake City, UT 84115-2990.

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 replaces section #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. Right To Return Your Contract: You may return this Contract within fifteen (15) 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. The right to void this Contract applies only to the original Contract Holder. If a claim has been filed under this Contract or if You return cancel this Contract before the fifteen (15) days according to the terms and conditions listed in this Contract, You will receive a pro rata refund 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, and a fifty dollar ($50) service charge. All cancellations must be processed through the Selling Dealer or Your Lien Holder. Moreover, 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 prorating 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 #16 ARBITRATION PROVISION is deleted in its entirety.

WYOMING: The following is added to section #13 CANCELLATION(S) AND REFUND(S): You may return this Contract within twenty (20) days after the date the Contract was mailed to You, or within ten (10) days after 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, if there are no claims, the Contract is void and You will receive a full refund of the entire Contract purchase price. 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 this Contract to Us. This provision only applies to the original Contract Holder. 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. 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. The following adds section #14 NO WORRIES, JUST DRIVE PACKAGE: Identity Theft Insurance and related Identity Services are expressly excluded. The following amends the 6th bullet in section #15 Roadside Assistance & Towing: If the NO WARRANTIES, JUST DRIVE PACKAGE is purchased, Quest will assist You in the event your windshield is damaged. Quest will schedule and pay for repair services for You. However, in the event the crack cannot be repaired, the replacement of the entire windshield and the $80 credit toward replacement of the windshield, is excluded from coverage. Section #16 ARBITRATION PROVISION is deleted in its entirety.