

incurred a claim, **We** or the **Seller** will refund **You** 100% of the **Contract Charge**. After the first sixty (60) days from the **Contract Purchase Date** or if **You** have incurred a claim, **We** or the **Seller** will refund **You** a pro-rated amount of the **Contract Charge**, based on the lesser of the months or miles remaining, less a cancellation fee of fifty dollar (\$50.00) or ten (10%) percent of the **Contract Charge**, whichever is less, less claims paid.

We may cancel this **Contract** for material misrepresentation or fraud by the **Contract Holder**, non-payment of **Provider Fee**, or if the **Vehicle** is determined to be ineligible. If **We** cancel this **Contract**, **We** or the **Seller** will refund **You** 100% of the **Provider Fee** and **We** shall mail a written notice to **You** at **Your** last-known address at least five (5) days prior to canceling **Your Contract**. Included in the written notice, **We** shall notify **You** of the effective date of the cancellation and the reason for the cancellation.

A ten (10%) percent penalty per month shall be added to any refund amount outstanding that is not paid within forty-five (45) days of the date **You** cancel **Your Contract**.

If **Your Contract** is financed, the lienholder has the right to receive any portion of the cancellation refund amounts. If **Your Vehicle** is repossessed, stolen or declared a total loss, **You** authorize the lienholder on the **Registration Page** to cancel this **Contract**.

V. Contract General Provisions – Section G “Our Rights to Recover Payment” is deleted in its entirety and replaced with the following:

After **You** are made whole, **Your** rights of recovery from anyone else becomes **Ours** up to the amount **We** have paid. **You** must protect these rights and help **Us** enforce them.

V. Contract General Provisions – Section H “Dispute Resolution - Arbitration” is deleted in its entirety.

(31) Wyoming

V. Contract General Provisions – Section F “Cancellation of Your Contract” is amended to read the following:

If **You** are the original **Contract** holder and **You** cancel this **Contract** within sixty (60) days of the original **Contract Purchase Date**, a ten percent (10%) penalty per month shall be added to a refund that is made within forty-five (45) days of return of this **Contract** to **Us**.

If **We** cancel this **Contract**, **We** will provide written notice of cancellation, including the effective date of the cancellation and the actual reason for the cancellation, to the last known mailing address at least:

Ten (10) days before the effective date of cancellation if cancelled for any reason other than non-payment of the **Contract Purchase Price**, a material misrepresentation by **You** to the obligor, or a substantial breach of duties by **You** relating to the covered product or its use.

V. Contract General Provisions – Section H “Dispute Resolution – Arbitration” is deleted and replaced with the following:

At the time of any dispute, the parties may submit the matters of difference to binding arbitration if agreed upon by both parties in a separate written agreement.

V. Contract General Provisions – Section I “Insurance” is deleted in its entirety and replaced by the following:

Performance to **You** under this **Service Contract** is guaranteed by a Wyoming approved insurance company. **You** may file a claim with this insurance company if any promise made in the **Service 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 Arch Insurance Company, 2345 Grand Blvd, Suite 900, Kansas City, MO 64113 (1-800-821-5546).

SAMPLE