

Definitions – The definition for “**Contract Purchase Price** and/or **Premium**” is deleted in its entirety and replaced with: **Contract Charge, Premium** and/or **Provider Fee** means the amount **You** paid for this **Service Contract**, as shown on the **Registration Page**.

Definitions – The definition for “**We, Us, and Our**” is deleted in its entirety and replaced with: **We, Us, and Our** means the **Obligor/Provider** of this **Service Contract** as indicated on the **Registration Page**.

IV. Contract Holder’s Responsibilities - Section B “Prior Approval” is revised to add the following:
Failure to receive preauthorization will not cause **Your** claim to be denied, but **You** should contact the **Administrator** as soon as reasonably possible.

IV. Contract Holder’s Responsibilities - Section B “Proof of Repair or Replacement” is deleted in its entirety and replaced with the following:

To obtain payment for a covered **Breakdown**, **You** or the **Repair Facility** must submit a legible copy of the repair invoice to **Us**. Repair invoices must include the following:
authorization number, authorized amount, **Your** name, address, phone number and signature; **Repair Facility** name, address, and phone number; Vehicle Identification Number (VIN), **Vehicle** mileage and repair date; **Your** description of the **Breakdown** and the **Repair Facility’s** description of the diagnosis and repair; part numbers, part descriptions and prices; labor hours, labor descriptions, labor rate; and the total amount requested for payment. All documents pertaining to a claim must be submitted to **Us** as soon as reasonably possible and with one (1) year from the date of the covered **Breakdown** to be eligible for payment. Failure to provide receipts within this time period may result in the denial of reimbursement. When submitting **Your** claim for payment, send only photocopies of **Your** receipts. Keep the originals for **Your** records.

V. Contract General Provisions – Section F “Cancellation of Your Contract” is deleted in its entirety and replaced with the following:

You may cancel this **Contract** by submitting a written request to the **Seller** containing a copy of **Your Contract** and the current mileage on **Your Vehicle**. During the first sixty (60) days from the **Contract Purchase Date** and if **You** have not 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 “Your Right to Recover Payment” is deleted in its entirety and replaced with the following:

After **You** are made whole, **Your** right 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.

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V. Contract General Provisions – Section F “Cancellation of Your Contract” is amended to add 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 not made within forty-five (45) days of return of this **Contract** to **Us**.

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

Ten (10) days before the effective date of cancellation if cancelled for any reason other than non-payment of the **Contract Purchase Price**, a material misrepresentation by **You** 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 their 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 Dealers Assurance Company, 240 N. 5th Street, Suite 350, Columbus, OH 43215, 1.800.282.8913.