

and is non-transferable. If We do not provide Your applicable refund within 45 days of the effective date of cancellation, a 10% penalty per month will be added to the amount of the refund.

2. CANCELLATION BY US: We may cancel this Contract based on one or more of the following reasons:

- (a) non-payment of the Enrollment Fee, Monthly Payment, and/or Inspection Fee;
- (b) a material misrepresentation made by You; or
- (c) a substantial breach of duties by You relating to the Vehicle or its use.

If We cancel this Contract for any reason other than non-payment, We will mail written notice of cancellation to You at Your last known address at least 5 days before the cancellation date stating the cancellation date and reason for cancellation and You will receive 100% of the unearned pro-rata refund of the Enrollment Fee and first Monthly Payment, less a 10% administrative fee and less any paid or pending claims. If this Contract is cancelled for non-payment of the Enrollment Fee, Monthly Payment, and/or Inspection Fee, no refund will be due to You.

Section K., Arbitration, is amended by adding the following:

Arbitration cannot be an absolute dispute remedy and both parties must agree to arbitration.

WYOMING: The following disclosure is added to this Contract:

All instances of Trial Period shall extend past the stated 7 days and instead allow for 20 days in the state of Wyoming.

Section A., Definitions, is amended by deleting the definition of Trial Period and replacing it with the following:

TRIAL PERIOD: When You initially enroll for this Contract, You will receive coverage for the first 20 days from the original Effective Date completely risk free. If You decide to cancel during the Trial Period, You will receive a 100% refund, unless You have initiated/filed a mechanical claim or used any other inclusive Ancillary Benefits offered under this Contract.

Section H., Cancellation, item 1. is deleted and replaced with the following:

- 1. CANCELLATION BY YOU:** You may cancel this Contract at any time. To initiate a cancellation, You may use one of the following methods: 1.) go online at www.subscriptionwarranty.com or 2.) call (844) 277-7376. If You cancel Your Contract within the first 20 days from the original Effective Date, You will receive a 100% refund of the Enrollment Fee and first Monthly Payment, unless You have initiated/filed a mechanical claim or used any other inclusive Ancillary Benefits. If You cancel after day 20, or if You initiated/filed a mechanical claim or used any other inclusive Ancillary Benefits in the first 20 days, no refund will be due to You and Your coverage will remain in force until the next day of Your last paid-in-full Term. You can cancel this Contract up to 48 hours in advance of Your next scheduled Monthly Payment, to waive Your subscription charges. If We do not provide Your applicable refund within 45 days of the effective date of cancellation, a 10% penalty per month will be added to the amount of the refund.

Section H., Cancellation, item 2. is amended by adding the following:

- 2. CANCELLATION BY US:** If We cancel this Contract for any reason other than non-payment of the Enrollment Fee, Monthly Payment, and/or Inspection Fee, a material misrepresentation made by You, or a substantial breach of duties by You relating to the Vehicle or its use, We will mail written notice of cancellation to Your last known address at least 5 days before the cancellation date stating the effective date and reason for cancellation.

Section K., Arbitration, is amended by adding the following:

Arbitration is not mandatory and is not binding unless You and We agree to be bound in a separate agreement. Any arbitration will take place in Wyoming.

SAMPLE