

After the THIRTY (30) DAY FREE LOOK period, a cancellation refund will be calculated on a pro rata basis and YOU will receive the lesser of the unused portion of the days or mileage that the CONTRACT has been in effect, compared to the term stated on the CONTRACT, less claims paid, less the administrative processing fee of \$50.00.

WE will cancel this vehicle service CONTRACT only for nonpayment of the CONTRACT PURCHASE PRICE, a material misrepresentation by YOU to US, or a substantial breach of duties by YOU relating to the covered VEHICLE under this contract or its use. Providing an inaccurate starting mileage and/or stating that YOUR VEHICLE is in good running condition when a pre-existing issue is known to exist shall be deemed a material misrepresentation by YOU to US and shall serve as grounds for US to administratively cancel your CONTRACT.

CONTRACT COVERAGE RENEWAL FEATURE: YOUR vehicle service CONTRACT may be renewed at OUR option, for continuous twelve (12) month terms at the then prevailing renewal rate, providing the expiration mileage of the renewed CONTRACT will not exceed 140,000 miles, and the VEHICLE is not more than 15 model years old. All service records must be made available to US at OUR request. Contact US at least 45 days and 1,500 miles prior to the expiration of YOUR vehicle service CONTRACT for additional details. To cancel or transfer this CONTRACT, please download our REQUEST FORM from: www.Protectmycar.com/Forms

ARBITRATION AND DISPUTE RESOLUTION

Unresolved disputes between YOU and US concerning this vehicle service CONTRACT will be subject to non-binding arbitration. Under this arbitration provision, YOU have not given up YOUR right to resolve ANY dispute arising from this agreement by a judge or jury. In arbitration, a group of three arbitrators (each of whom is an independent, neutral third-party) will give a decision after hearing YOUR and OUR positions.

The decision of a majority of the arbitrators will determine the outcome of the arbitration. However, the decision of the arbitrators will not be binding and may be reviewed, changed, or appealed to, a court of law.

To start arbitration, either YOU or WE must make a written demand to the other party for arbitration. This demand must be made within six (6) months from the time of the dispute arise. YOU and WE will each pay the expense of the arbitrator selected by that party. The expenses of the umpire will be shared equally by YOU and US. Unless otherwise agreed to by YOU and US, the arbitration will take place in OUR County and State. The arbitration shall govern all matters arising out of, or relating to, this vehicle service CONTRACT and all transactions contemplated by this vehicle service CONTRACT, including without limitation, the validity, interpretation, construction, performance and enforcement of this vehicle service CONTRACT.

STATE DISCLOSURES

SAMPLE