



OWNERS PRIDE PAINTLESS DENT REPAIR VEHICLE SERVICE CONTRACT

FORM # SAMPLE

VEHICLE OWNER INFORMATION					Contract No.		
Name: Last		First		Area Code Home Phone #		Email	
Address				City		State	Zip
Year	Make		Model		VIN (8 to 17 digits)		
Date of Sale		Contract Purchase Price				Mileage	
Term of Coverage <input type="checkbox"/> 36 months <input type="checkbox"/> 60 months <input type="checkbox"/> 84 months							

ISSUING DEALER INFORMATION		
Name	Phone #	Salesperson Name
Street Address		
City	State	Zip

LIENHOLDER INFORMATION			
Lienholder			
Lienholder Address		City	State
			Zip

PAINTLESS DENT REPAIR SERVICE CONTRACT		Authorization
<p>Paintless Dent Repair: <i>Protection against:</i> minor dents and dings repairable by the Paintless Dent Repair (PDR) process.</p>		<p>[BILLING CODE] <input type="text"/></p>

The purchase of this agreement is optional, cancellable, and is in no way a condition to either the purchase or financing of a vehicle.
 Claims against this agreement are not subject to deductibles, but are subject to all other provisions of this agreement.
 This service contract does not cover consequential damages, nor does it cover pre-existing conditions.
 Acknowledgement: This is to verify my agreement to purchase the Owners Pride service contract and my agreement to the terms, conditions, and exclusions of this agreement (see complete terms, conditions, and exclusions on the following pages).

Date: _____ Buyer: _____ Co-Buyer: _____

The PDR Benefit of this Agreement is Administered by ECP Incorporated • P.O. Box 6070 • Woodridge, IL 60517 • (833) 241-2647

OWNERS PRIDE SERVICE CONTRACT – TERMS AND CONDITIONS

DEFINITIONS

- (1) **We, Us, Our:** ECP Incorporated; 11210 Katherine's Crossing, Suite 100; Woodridge, IL 60517. ECP is the administrator and obligor of this service contract
- (2) **You, Your:** The purchaser of this service contract.
- (3) **Covered Vehicle** means the vehicle identified on the face of this service contract.
- (4) **Effective Date:** The date appearing in the box on the front of this form that is entitled "Date of Sale." This date marks the start date of this agreement.

VEHICLE ELIGIBILITY

All cars and light trucks ten (10) model years of age or newer, regardless of mileage. Commercial vehicles are not eligible for coverage under this service contract. A commercial vehicle is one that is titled or used for commercial purposes or is used for delivery or hire.

TERM

This agreement begins on the **Effective Date**, and continues for the number of months identified in the "Term of Coverage" box on the front. If no box is checked, the term of this service contract will be sixty (60) months.

PAINLESS DENT REPAIR BENEFIT

(initials) Painless Dent Repair (PDR) is a process, developed by automobile manufacturing production teams, that uses specialized hand tools to gently push the dented metal back to its original form. This permanently removes door dings and minor dents without harming a vehicle's factory finish. **We** will pay a painless dent repair professional to remove small dents and dings from the **Covered Vehicle** during the term of this agreement. This agreement covers only those dents and dings that can, in **Our** judgment, and that of the painless dent repair professional, be removed by the painless dent repair process. **This benefit does not apply to the following:** (1) damage that existed prior to the **Effective Date** of the agreement; (2) dents that are inaccessible due to the existence of aftermarket equipment, or where such aftermarket equipment has altered the configuration of the **Covered Vehicle**; (3) edges where, in the judgment of the repair professional, the manufacturer's bracing does not allow for the PDR process; (4) repairs to creased metal or any area where the paint is damaged; (5) repairs to any dent or ding that could in any way affect the **Covered Vehicle's** paint or finish; (6) repairs to any dent or ding that would require the replacement of the **Covered Vehicle's** body panels or require sanding, bonding, or painting; or (7) weather related damage.

EXCLUSIONS AND LIMITATIONS

(initials) **We** will not reimburse for the cost of alternate transportation or inconvenience while the **Covered Vehicle** is being repaired under this agreement. **We** will in all cases authorize the use of aftermarket parts of equivalent specification to the factory original parts, unless such parts are not available or are not economical, in which case **We** will use original equipment manufacturer (OEM) parts. If repair costs exceed the current average wholesale value of the **Covered Vehicle**, as defined by Black Book (published by Hearst Business Media) or similarly accepted industry publication, the average wholesale value will be paid to **You** and the remaining agreement coverage will be terminated. **WE SHALL HAVE NO FURTHER LIABILITY OR OBLIGATION OF ANY NATURE WHATSOEVER ARISING OUT OF YOUR AGREEMENT INCLUDING, BUT NOT LIMITED TO, LIABILITY OR OBLIGATION FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES.**

HOW TO FILE A CLAIM

(initials) To begin the claims process, call our toll free number at 1-833-241-2647. **You** may also file a claim by visiting claims.ecpinc.net or by using the ECP mobile app (available in the Google and Apple app stores). **We** will assist **You** in setting an appointment for repairs with one of **Our** approved painless dent repair providers. Do not have the repairs completed until **You** receive written authorization from **Us**. **NON-EMERGENCY REPAIRS UNDERTAKEN WITHOUT WRITTEN AUTHORIZATION FROM US WILL NOT BE REIMBURSED.**

NOTICE REGARDING EMERGENCY REPAIRS: In the event **You** require emergency repairs outside of regular business hours, **You** may seek repairs from your selling dealer without seeking prior approval from **Us**. In this event, **You** will pay the cost of these repairs at the time of repair. **You** must then file a claim within three (3) business days after repairs are completed. **Your** eligible costs will be reimbursed by **Us** upon receipt of all repair orders, sales invoices, and/or other relevant or appropriate documentation, as may reasonably be requested by **Us**.

TRANSFER OF CONTRACT TO SUCCESSIVE PURCHASER OF COVERED VEHICLE

(initials) Any subsequent owner of the **Covered Vehicle** may apply for coverage under the remaining, unexpired term of this service contract. To make this application for transfer, the subsequent owner must submit the following to **Us** within thirty (30) days of vehicle purchase: (1) A copy of the front and back of this service contract, still in effect. (2) \$50 transfer fee, payable to "ECP Incorporated." (Active members of the US Military are exempt from paying a transfer fee, and should include evidence of their active duty status in lieu of the fee.) (3) A copy of the newly-issued vehicle title or registration, showing the transfer applicant as the owner of the vehicle. This service contract is not transferable to another vehicle.

NOT INSURANCE

(initials) This service contract is not an insurance policy.

THIS SERVICE CONTRACT GUARANTEED BY INSURANCE

(initials) **Our** obligations under this service contract are insured under a service contract reimbursement insurance policy provided by Wesco Insurance Company; 59 Maiden Lane, 43rd Floor; New York, NY 10038. Their toll-free number is 1-866-505-4048. If **We** become insolvent or otherwise financially impaired, or do not pay a valid claim within sixty (60) days after **You** provide proof of loss, **You** may file **Your** claim directly with Wesco at the phone number provided to receive the benefits afforded under this service contract.

CANCELLATION

Cancellation by You

(initials) **You** may cancel this service contract by mailing written notice to ECP Incorporated at P.O. Box 6070; Woodridge, IL 60517. Refunds of the purchase price of this contract will be processed as follows: **WITHIN FIRST THIRTY (30) DAYS:** If **You** have not made a claim against this contract, **You** will receive a full refund of **Your** purchase price. If a claim has been made, **You** will receive a refund of **Your** purchase price less the total amount paid by **Us** for all claims against the contract. If that total exceeds **Your** purchase price, no refund will be issued in connection with the cancellation request. **AFTER THE FIRST THIRTY (30) DAYS:** **You** will receive a partial refund of **Your** purchase price, pro-rated on the basis of the number of coverage days remaining on the contract, and further reduced by the total amount paid by **Us** for all claims against the contract. If the total value of claims exceeds the amount of **Your** pro-rated refund, no refund will be issued in connection with the cancellation request.

Cancellation by Us

We may cancel this service contract only for nonpayment of the provider fee, material misrepresentation by **You** to **Us**, or substantial breach of duties by **You** relating to the covered product or its use. If **We** cancel this agreement, the return premium will be one hundred percent (100%) of the full purchase price of the agreement. In the event that **We** initiate the cancellation, it will not become effective until fifteen (15) days after **We** mail **You** a notice of cancellation, including the reason(s) for cancellation, and the effective date of the cancellation, in writing, to **Your** last known address in our records.

Cancellation by the Lienholder

The Lienholder may request cancellation of this agreement only in cases of repossession, theft or total loss of the **Vehicle** and shall be the sole named payee on the premium refund in that instance. Refunds of unearned premiums to the Lienholder shall be processed using the same calculations and timelines herein described for consumers requesting cancellation.

General Provisions

We will pay all cancellation refunds within thirty (30) days of **Our** receipt of a valid request to cancel from either **You** or the Lienholder. **We** will pay a ten percent (10%) penalty per month to any refund that is not paid or credited to **You** within forty five (45) days after the return of this agreement. Whether this agreement is canceled by **You**, by **Us**, or by the Lienholder, no cancellation fees will be deducted from any returned premiums. Payments of cancellation refunds will be made to the Lienholder in all cases where the purchase price of the agreement was financed by the Lienholder and the retail installment contract or loan has not been paid in full. All of the cancellation rights described in this agreement extend equally to the original holder and all subsequent transferees.

OWNERS PRIDE SERVICE CONTRACT – TERMS AND CONDITIONS

STATE SPECIFIC DISCLOSURES

Regulation of service contracts may vary from state to state. The following state specific requirements apply if Your agreement was purchased in one of the following states:

ARIZONA: In the event that this contract is cancelled by You, Us, or the Lienholder, Your cancellation refund will not be reduced by the amount paid in claims to You.

CALIFORNIA: 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 60 days after your request. The name and address of the insurance company is: Wesco Insurance Company; 59 Maiden Lane, 43rd Floor; New York NY 10038. 866-505-4048. If you are not satisfied with the insurance company's response, you may contact the California Department of Insurance at 1-800-927-4357 or access the department's Internet Web site (www.insurance.ca.gov)." ECP Incorporated is the obligor of this contract. 11210 Katherine's Crossing, Suite 100; Woodridge IL 60517. 800-323-3521. California license # XXXXXXXX.

THIS SERVICE CONTRACT EXCLUDES COVERAGE FOR PRE-EXISTING CONDITIONS.

COLORADO: If a covered service is not provided to You by the provider no later than the sixtieth (60th) day after proof of loss has been filed, or if a refund or credit is not paid before the forty-sixth (46th) day after the date on which the contract is returned to the provider, You may apply for reimbursement directly to the reimbursement insurance company. Obligations of the provider under this service contract are insured under a service contract reimbursement insurance policy provided by Wesco Insurance Company at 59 Maiden Lane, 43rd Floor; New York, NY 10038; 1-866-505-4048; Policy # WIC-ECP-SCRI-071514.

CONNECTICUT: Wear and tear is covered under this service contract. Repairs covered under this Agreement may be effected with one or more parts supplied by a source other than the manufacturer of Your motor vehicle. This extended warranty does not provide for any In-Home service. If this Agreement expires in less than one (1) year and a covered repair occurs prior to expiration, there shall be an automatic extension of the term of this Agreement during the period the Vehicle is in the custody of the repair facility for repairs performed under this Agreement.

We are required to make reasonable efforts with You to resolve disputes regarding this Agreement. If You and We cannot reach a resolution to Your dispute, You may file a written complaint with the Connecticut Insurance Department at P.O. Box 816; Hartford, CT 06142-0816; Attention: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase or lease price of the Covered Vehicle, the cost of repair of the Covered Vehicle, and a copy of this Agreement.

STATE SPECIFIC DISCLOSURES

GEORGIA: The Cancellation section of this Agreement is replaced in its entirety by the following:

Cancellation by You

You may cancel this service contract by mailing written notice to ECP Incorporated at P.O. Box 6070; Woodridge, IL 60517. Your signed cancellation request must specify the reason for cancellation and the effective date of cancellation. Refunds of the purchase price of this contract will be processed as follows: WITHIN FIRST SIXTY (60) DAYS: If You have not made a claim against this contract, You will receive a full refund of Your purchase price. If a claim has been made, the provisions described in the paragraph entitled "AFTER THE FIRST SIXTY (60) DAYS," below, will govern Your cancellation.

AFTER THE FIRST SIXTY (60) DAYS: You will receive a partial refund of Your purchase price, pro-rated on the basis of the number of coverage days remaining on the contract.

Cancellation by Us

We may only cancel the Agreement for fraud, material misrepresentation, or failure to pay the contract charge. Notice shall be delivered in person or mailed via first class mailing to the last address We have on record, and will be given at least thirty (30) days before the cancellation becomes effective. If We cancel this agreement, the return premium will be one hundred percent (100%) of the full purchase price of the agreement.

Cancellation by the Lienholder

The Lienholder may request cancellation of this agreement only in the event of repossession, theft or total loss of the Vehicle. The Lienholder shall be the sole named payee in that instance. Refunds of unearned premiums to the Lienholder shall be processed using the same calculations and timelines herein described for consumers requesting cancellation.

General Provisions

We will pay all cancellation refunds within thirty (30) days of Our receipt of a valid request to cancel from either You or the Lienholder, or the effective date of cancellation by Us. Whether this agreement is canceled by You, by Us, or by the Lienholder, no cancellation fees will be deducted from any returned premiums. Payments of cancellation refunds will be made to the Lienholder in all cases where the purchase price of the agreement was financed by the Lienholder and the retail installment contract or loan has not been paid in full. The right to cancel this contract extends only to the original purchaser, and not to subsequent transferees. We will pay a ten percent (10%) penalty per month to any refund that is not paid or credited to You within forty five (45) days after the return of this contract. If We fail to refund the unearned consideration, You have the right to receive the refund directly from: Wesco Insurance Company at 59 Maiden Lane, 43rd Floor; New York, NY 10038; 1-866-505-4048. **Whether this Agreement is canceled by You, by Us, or by the Lienholder, the amount of claims incurred or paid will not be deducted from any returned premiums.**

IDAHO: Coverage afforded under this motor vehicle service contract is not guaranteed by the Idaho Insurance Guaranty Association.

ILLINOIS: Failures caused by normal wear and tear are covered under this service contract.

INDIANA: Your proof of payment to the selling dealer for this Service Contract shall be considered proof of payment to the Insurance Company that guarantees Our obligations to You. This Service Contract is not insurance and is not subject to Indiana insurance law. This Service Contract does not cover pre-existing conditions or consequential damages.

STATE SPECIFIC DISCLOSURES

IOWA: The following is added to the Terms and Conditions section of this Agreement: This Service Contract does not cover pre-existing conditions or consequential damages. We will not charge any fees to You for service calls rendered under this service contract. We are regulated by the Iowa Insurance Division. You may contact the agency at: Iowa Insurance Commissioner; 1963 Bell Avenue, Suite 100; Des Moines, IA 50315-1000. The paragraph of the Cancellation provision entitled **General Provisions** is replaced with the following:

General Provisions

We will pay all cancellation refunds within thirty (30) days of Our receipt of a valid request to cancel from either You or the Lienholder, or the effective date of cancellation by Us. We will pay a ten percent (10%) penalty per month to any refund that is not paid or credited to You within thirty (30) days after the return of this agreement. Whether this agreement is canceled by You, by Us, or by the Lienholder, no cancellation fees will be deducted from any returned premiums. Payments of cancellation refunds will be made to the Lienholder in all cases where the purchase price of the agreement was financed by the Lienholder and the retail installment contract or loan has not been paid in full. All of the cancellation rights described in this agreement extend equally to the original holder and all subsequent transferees.

KENTUCKY: The Transfer of Contract to Successive Owner section is modified to remove the \$50.00 transfer fee.

LOUISIANA: This motor vehicle service contract is not insurance. This motor vehicle service contract is not regulated by the Louisiana Department of Insurance. Any concerns or complaints regarding this motor vehicle service contract may be directed to the Attorney General of the State of Louisiana.

MAINE: The General Provisions paragraph of the Cancellation section is replaced in its entirety with the following:

We will pay all cancellation refunds within thirty (30) days of Our receipt of a valid request to cancel from either You or the Lienholder. We will pay a ten percent (10%) penalty per month to any refund that is not paid or credited to You within forty five (45) days after the return of this agreement. Whether this agreement is canceled by You, by Us, or by the Lienholder, no cancellation fees will be deducted from any returned premiums. Payments of cancellation refunds will be made to the Lienholder in all cases where the purchase price of the agreement was financed by the Lienholder and the retail installment contract or loan has not been paid in full. All of the cancellation rights described in this agreement and limited to the original purchaser of this service contract, and are not available to subsequent transferees.

MARYLAND: The section of Your contract entitled *This Service Contract Backed by Insurance* is amended to include the following: "A purchaser of a mechanical repair contract shall be entitled to make a direct claim against the insurer issuing a policy of insurance under this subsection upon failure of the obligor to pay any claim or make any refund or consideration due within sixty (60) days after the proof is filed with the obligor." The section of Your contract entitled "Term" is replaced to read as follows: This agreement begins on the **Effective Date**, and continues for the number of months identified in the "Term of Coverage" box on the front. If no box is checked, the term of this service contract will be sixty (60) months. This term is extended if We fail to perform services under the contract, and does not terminate until We have performed those services.

OWNERS PRIDE SERVICE CONTRACT – TERMS AND CONDITIONS

STATE SPECIFIC DISCLOSURES

MASSACHUSETTS: The *General Provisions* paragraph of the Cancellation section is replaced in its entirety by the following:

We will pay all cancellation refunds within thirty (30) days of **Our** receipt of a valid request to cancel from either **You** or the Lienholder. **We** will pay a ten percent (10%) penalty per month to any refund that is not paid or credited to **You** within forty five (45) days after the return of this agreement. Whether this agreement is canceled by **You**, by **Us**, or by the Lienholder, no cancellation fees will be deducted from any returned premiums. Payments of cancellation refunds will be made to the Lienholder in all cases where the purchase price of the agreement was financed by the Lienholder and the retail installment contract or loan has not been paid in full. All of the cancellation rights described in this agreement and limited to the original purchaser of this service contract, and are not available to subsequent transferees.

MISSISSIPPI: In the event of a dispute with the selling dealer or with **Us**, **You** may contact the Mississippi Department of Insurance at 501 N. West Street, Suite 1001; Jackson, MS 39201 or 1-800-562-2957.

NEW HAMPSHIRE: In the event that **You** do not receive satisfaction under this agreement, **You** may contact the New Hampshire Insurance Department. State of New Hampshire Insurance Department; 21 Fruit Street #14; Concord, NH 03301. Their phone number is 1-800-852-3416.

NEW JERSEY: Repairs covered under this Agreement may be effected with one or more parts supplied by a source other than the manufacturer of Your motor vehicle. This contract does not allow You to recover consequential damages. This contract does not cover pre-existing conditions.

NEW MEXICO: The paragraph of the *Cancellation* section entitled *Cancellation by Us* is replaced in its entirety by the following:

We may cancel this service contract only for one or more of the following reasons:

- (1) failure by **You** to pay an amount when due;
- (2) **Your** conviction of a crime that results in an increase in the service required under the service contract;
- (3) discovery of fraud or material misrepresentation by **You** in obtaining the service contract or in presenting a claim for service thereunder; or
- (4) discovery of either of the following if it occurred after the **Effective Date** of the service contract and substantially and materially increased the service required under the service contract:
 - (a) an act or omission by **You**; or
 - (b) a violation by **You** of any condition of the service contract.

If **We** cancel this agreement, the return premium will be one hundred percent (100%) of the full purchase price of the agreement. In the event that **We** initiate the cancellation, it will not become effective until fifteen (15) days after **We** mail **You** a notice of cancellation, including the reason(s) for cancellation, and the effective date of the cancellation, in writing, to **Your** last known address in our records.

NEW YORK: Repairs covered under this Agreement may be effected with one or more parts supplied by a source other than the manufacturer of Your motor vehicle. This contract does not cover pre-existing conditions. The paragraph of the *Cancellation* provision entitled *General Provisions* is replaced with the following: **General Provisions** **We** will pay all cancellation refunds within thirty (30) days of **Our** receipt of a valid request to cancel from either **You** or the **Lienholder**, or the effective date of cancellation by **Us**. **We** will pay a ten percent (10%) penalty per month to any refund that is not paid or credited to **You** within thirty (30) days after the return of this agreement. Whether this agreement is canceled by **You**, by **Us**, or by the Lienholder, no cancellation fees will be deducted from any returned premiums. Payments of cancellation refunds will be made to the **Lienholder** in all cases where the purchase price of the agreement was financed by the **Lienholder** and the retail installment contract or loan has not been paid in full. All of the cancellation rights described in this agreement extend equally to the original holder and all subsequent transferees.

STATE SPECIFIC DISCLOSURES

OHIO: This contract is not insurance and is not subject to the insurance laws of Ohio. In the event of cancellation of **Our** reimbursement insurance policy, insurance coverage will continue for all **Agreement holders** whose motor vehicle ancillary protection product contracts were issued by **Us** and reported to the insurer for coverage during the term of the reimbursement insurance policy.

SOUTH CAROLINA: The *General Provisions* paragraph of the Cancellation section is replaced in its entirety by the following:

We will pay all cancellation refunds within thirty (30) days of **Our** receipt of a valid request to cancel from either **You** or the Lienholder. **We** will pay a ten percent (10%) penalty per month to any refund that is not paid or credited to **You** within forty five (45) days after the return of this agreement. Whether this agreement is canceled by **You**, by **Us**, or by the Lienholder, no cancellation fees will be deducted from any returned premiums. Payments of cancellation refunds will be made to the Lienholder in all cases where the purchase price of the agreement was financed by the Lienholder and the retail installment contract or loan has not been paid in full. All of the cancellation rights described in this agreement and limited to the original purchaser of this service contract, and are not available to subsequent transferees.

TEXAS: The registered service contract provider is ECP Incorporated; 11210 Katherine's Crossing, Suite 100; Woodridge, IL 60517; 1-833-241-2647. Texas Service Contract Provider # 704. We encourage you to contact us with complaints or concerns about this service contract or claims handling at 1-833-241-2647. Unresolved complaints may be directed to the Texas Department of Licensing and Regulation; P.O. Box 12157; Austin TX 78711. Their phone number is 1-800-803-9202.

UTAH: This service contract or warranty is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. Coverage afforded under this contract is not guaranteed by the Property and Casualty Guaranty Association. Failure to give any notice or file any proof of loss required by the policy within the time specified in the policy does not invalidate a claim made by You, if You show that it was not reasonably possible to give the notice or file the proof of loss within the prescribed time and that notice was given or proof of loss filed as soon as reasonably possible. The section entitled *This Service Contract Guaranteed by Insurance* is replaced entirely with the following: **Our** obligations under this service contract are insured under a service contract reimbursement insurance policy provided by Wesco Insurance Company; 59 Maiden Lane, 43rd Floor, New York, NY 10038. Their toll-free number is 1-866-505-4048. If **We** become insolvent or otherwise financially impaired, or do not pay any claim within sixty (60) days after **You** provide proof of loss, **You** may file **Your** claim directly with Wesco at the phone number provided to receive the benefits afforded under this service contract. Within the **Cancellation** section of this service contract, the paragraph entitled *Cancellation by Us* is replaced by the following: **Cancellation by Us** **We** may cancel this service contract only for nonpayment of the provider fee, material misrepresentation by **You** to **Us**, or substantial breach of duties by **You** relating to the covered product or its use. If **We** cancel this agreement, the return premium will be one hundred percent (100%) of the full purchase price of the agreement. In the event that **We** initiate the cancellation, it will not become effective until thirty (30) days after **We** mail **You** a notice of cancellation, including the reason(s) for cancellation, and the effective date of the cancellation, in writing, to **Your** last known address in our records.

STATE SPECIFIC DISCLOSURES

WASHINGTON: The *General Provisions* paragraph of the **Cancellation** section is replaced in its entirety by the following:

We will pay all cancellation refunds within thirty (30) days of **Our** receipt of a valid request to cancel from either **You** or the Lienholder. **We** will pay a ten percent (10%) penalty on any refund that is not paid or credited to **You** within thirty (30) days after the return of this agreement. Whether this agreement is canceled by **You**, by **Us**, or by the Lienholder, no cancellation fees will be deducted from any returned premiums. Payments of cancellation refunds will be made to the Lienholder in all cases where the purchase price of the agreement was financed by the Lienholder and the retail installment contract or loan has not been paid in full. All of the cancellation rights described in this agreement extend equally to the original holder and all subsequent transferees. **We** have sixty (60) days from the **Effective Date** in which to determine if **Your Vehicle** is eligible for coverage under this service contract, and to reject this service contract if **Your Vehicle** is ineligible. After sixty (60) days have elapsed from the **Effective Date**, **Your Vehicle** is assumed eligible and **We** may not reject this service contract on the basis that **Your Vehicle** is ineligible.

VIRGINIA: If any promise made in the contract has been denied or has not been honored within sixty (60) days after **Your** request, **You** may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at <http://www.vdacs.virginia.gov/food-extended-service-contract-providers.shtml> to file a complaint.

WISCONSIN: THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.

WYOMING: In the *General Provisions* paragraph of the **Cancellation** section, the sentence that reads "All of the cancellation rights described in this agreement extend equally to the original holder and all subsequent transferees" is replaced with the following: "The right to cancel this contract extends only to the original purchaser, and not to subsequent transferees."

This form not for use in FL and OK.