

SERVICE CONTRACT REGISTRATION FORM WINDSHIELD PROTECTION

VEHICLE OWNER INFORMATION

NAME _____
 ADDRESS _____
 CITY / STATE / ZIP _____
 HOME / WORK / CELL PHONE _____
 EMAIL _____

SELLING DEALER INFORMATION

NAME _____
 ADDRESS _____
 DEALER AUTHORIZED NAME AND SIGNATURE _____

VEHICLE INFORMATION

YEAR / MAKE / MODEL _____
 CURRENT ODOMETER _____
 VEHICLE IDENTIFICATION NUMBER _____
 WPP PURCHASE PRICE \$ _____
 PURCHASE DATE _____

SERVICE CONTRACT REGISTRATION: This Service Contract registration form must be completed and submitted to Obligor within thirty (30) days from the date of purchase of the vehicle. To verify that the Service Contract has been submitted and accepted, vehicle owner may contact Obligor at the telephone number and mailing address listed below or at www.permaplate.com.

Purchase of this Service Contract is not required in order to purchase or obtain financing for a motor vehicle.

SPECIFIC SERVICE CONTRACT COVERAGE IS SET FORTH ON THE REVERSE SIDE

COVERAGE OPTIONS AND TERM SELECTION

WINDSHIELD PROTECTION PROGRAM (WPP)

Standard Luxury

1 Year 2 Year 3 Year 4 Year 5 Year

IF A COVERAGE OPTION IS SELECTED AND NO TERM BOX IS CHECKED, MAXIMUM TERM WILL APPLY

*****NOTIFY OBLIGOR OF COVERED DAMAGE WITHIN 14 DAYS;
FAILURE TO DO SO WILL RESULT IN CLAIM DENIAL*****

VEHICLE OWNER SIGNATURE _____

I acknowledge receipt of this Service Contract and acknowledge my responsibility to contact the Obligor regarding damage within the time period listed above.

PERMAPLATE SERVICE CONTRACT

Definitions: Obligor/Service Contract Provider, the manufacturer of PermaPlate products, shall mean Siskin Enterprises, Inc. **Service Contract** shall mean this Service Contract Registration Form.

Right to Transfer: The vehicle owner shall have the right to transfer this Service Contract to the next owner of this vehicle free of charge. To complete such transfer, Obligor must be notified of the change in ownership within thirty (30) days from the date of transfer to such first subsequent owner.

WINDSHIELD PROTECTION PROGRAM (WPP)

PermaPlate Windshield Protection: Should the front windshield sustain damage such as chips or cracks caused by small rocks, stones, or other propelled road debris while driving on paved roadways, Obligor will pay for the repair of the damaged portion of the windshield. If Obligor's certified network technician determines that the covered windshield damage cannot be repaired, Obligor will allow for the damaged windshield to be replaced. Obligor reserves the right to replace the windshield with like kind and quality glass. If like kind and quality glass is not available, Obligor will replace the windshield with Original Equipment Manufacturer (OEM) glass.

Definitions: Luxury Vehicle coverage applies to all vehicles manufactured by Acura, Audi, BMW, Cadillac, Hummer, Infiniti, Jaguar, Land Rover, Lexus, Lincoln, Mercedes-Benz, Porsche, SAAB and Volvo; as well as specifically the Chevrolet Corvette and Dodge Viper. Coverage under this Service Contract for luxury vehicles shall not exceed an aggregate total of \$5,000.00 over the lifetime of this contract. **Luxury Vehicles** are eligible for luxury coverage only. **Standard Vehicle** coverage applies to non-luxury vehicles and shall not exceed an aggregate total of \$1,200.00 over the lifetime of this contract or \$600.00 for any one claim. **Standard Vehicles**, however, may upgrade to luxury coverage at the time of purchase.

Exclusions: PermaPlate Windshield Protection may **ONLY** be purchased at the time of vehicle sale or upon installation of a new windshield with proof of installation by an authorized dealer. Obligor will not cover: damage reported after the 14-day notification period, pre-existing damage, cracks or other damages caused by any peril other than the impact of small rocks or flying road debris. Examples of excluded items include, without limitation: stress cracks, pitting, inclement weather conditions (i.e. lightning, earthquake, hailstorm, sandstorm, etc), factory defects, damage due to theft, vandalism, collision, acts of war or terrorism, fire, or other natural casualties, damage occurring while driving off paved roadways, or windshield replacement necessitated by failure of the vehicle owner to take reasonable steps to mitigate further damage from occurring. RV's motorcycles and exotic vehicles are not eligible for this Service Contract. Exotic vehicles include but are not limited to, Alfa Romeo, Austin Healey, Aston Martin, Bentley, Bugatti, Checker, Citroen, Daihatsu, Ferrari, Fisker, International, Lamborghini, Lotus, Maserati, Maybach, McLaren, MG, Panoz, Peugeot, Rolls Royce, Saleen, Shelby, Tesla, Triumph, and TVR.

GENERAL INFORMATION

Obligor's Repair Obligations: If covered damage has occurred, Obligor will pay only for the repair of the damaged portion of the vehicle. Obligor reserves the right to inspect for liability or may request estimates for repair and/or photographs of the damage to determine the validity of the claim. Obligor has sole discretion in determining and implementing repair procedures. Such repairs will be performed with reasonable promptness and with quality workmanship. Obligor has no obligation for reimbursement of transportation or inconvenience costs during time of repair. Obligor's obligation shall be limited to the lesser of: the balance remaining of the aggregate total; the per incident maximum for standard coverage as defined above; the repair; or, if necessary, the removal and replacement of the windshield with OEM or like kind quality glass.

Claim Procedure: To be valid, a claim must be filed during the Service Contract term selected and may only be paid on a properly registered and, if applicable, properly transferred Service Contract. In order to reasonably minimize further damage which might occur, a claim also must be filed within fourteen (14) days from the earlier of either the appearance of damage covered by this Service Contract or the time when damage could have been discovered upon reasonable observation or inspection by contacting Obligor at the telephone number, address or email address listed below. **FAILURE TO PURSUE A CLAIM WITHIN SIXTY (60) DAYS FROM THE ONSET OF CLAIM APPROVAL VOIDS THE SERVICE CONTRACT PERTAINING TO SUCH DAMAGE. CONTACT OBLIGOR FOR AUTHORIZATION PRIOR TO UNDERTAKING ANY REPAIRS. REPAIRS DONE WITHOUT EXPRESS, WRITTEN AUTHORIZATION FROM OBLIGOR WILL NOT BE ELIGIBLE FOR REIMBURSEMENT.**

Right to Cancel: This Service Contract is cancelable by the owner at any time provided there are no claims made. If canceled within thirty (30) days of the Purchase Date, owner will receive a full refund of the purchase price. After thirty (30) days, owner will receive a pro-rata refund of the purchase price, based on the number of unused months, less a \$50.00 service fee. Owner may cancel by notifying Obligor at the address set forth at the bottom of this page.

Not Insurance: This Service Contract is not an insurance policy. It is an agreement between the vehicle owner and Siskin Enterprises, Inc. for certain covered repairs done by Obligor's certified technicians. Owner should obtain its own casualty and personal property insurance for owner's vehicle.

SISKIN ENTERPRISES, INC. IS THE OBLIGOR OF THIS SERVICE CONTRACT. TERMS AND CONDITIONS ARE AS STATED ABOVE AND CANNOT BE ALTERED. Obligations of the Obligor under this Service Contract are insured under a reimbursement policy. If covered service is not provided by Obligor before the 60th day from date of valid claim initiation, vehicle owner may apply directly to Wesco Insurance Company (a member of AmTrust Group), 59 Maiden Lane, 43rd Floor, New York, NY 10038 for benefits afforded under this Service Contract. Phone: 866-505-4048

Obligor: Siskin Enterprises, Inc. • P.O. Box 58 • Salt Lake City, Utah 84110
Call Toll Free (800) 453-8470; or E-mail: customerservice@permaplate.com

SPECIAL STATE REQUIREMENTS AND DISCLOSURES

THIS SERVICE CONTRACT IS AMENDED TO COMPLY WITH THE FOLLOWING STATE REQUIREMENTS AND DISCLOSURES. They apply to You if You purchased this Service Contract in the following states:

ALABAMA

Cancellation: The Cancellation fee will be \$25. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within 45 days of return of the Service Contract to Obligor.

ARIZONA

Cancellation: You will be refunded on a pro-rata basis with no deduction for a claim incurred or paid under this Service Contract. The Obligor may not cancel this Service Contract or void coverage under this Service Contract due to (1) Our acts or omissions in failing to provide correct information or to perform services or repairs in a timely, competent, and workmanlike manner, (2) pre-existing conditions, (3) prior use or unlawful acts relating to the covered Vehicle, (4) Our misrepresentation, and (5) ineligibility of the Vehicle for coverage under the program.

All exclusions only apply to occurrences after the Service Contract sale date.

CALIFORNIA

Cancellation: This Service Contract is cancelable by the You at any time. You may cancel this Service Contract within sixty (60) days of the Purchase Date for a full refund of the purchase price if no claims have been made. After sixty (60) days or if there have been claims made, You will receive a pro-rata refund of the purchase price, based on the number of unused months, less an administrative service charge of the lesser of \$25 or 10% of the contract purchase price. Should the service charge and/or amount of claims exceed the refund amount, no refund is due to You. You may cancel by notifying Obligor in writing at the address set forth at the bottom of this page.

Insurance Coverage: 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 this Service 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 (a member of AmTrust Group), 59 Maiden Lane, 43rd Floor, New York, NY 10038. If You are not satisfied with the insurance company's response, you may contact the California Department of insurance at 1-800-927-4357.

Obligor's California VSC provider license number is [VSC License#]

This Service Contract does not apply to damage existing prior to the Purchase Date.

CONNECTICUT

Dispute Resolution: If You do not agree with Us on the amount of loss, You may pursue arbitration to settle the disagreement Contract. To request arbitration, mail Your complaint to: State of Connecticut, Insurance Department, 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 product, and a copy of the Service Contract.

You have a right to cancel this Service Contract if You return the Vehicle or if the Vehicle is sold, lost, stolen or destroyed. If this Service Contract is for less than one year of coverage, this Contract will be extended while Your Vehicle is being repaired. This Service Contract does not include in-home service. The costs of transporting the Vehicle will not be paid for by the Obligor.

GEORGIA

Cancellation: Cancellation shall be in accordance with O.C.G.A. 33-24-44. No cancellation fee will be charged and claims paid will not be deducted from any refund. The contract holder may cancel at any time and the unearned consideration will be refunded on a pro-rata basis. We may only cancel this Service Contract for fraud or material misrepresentation or for non-payment. Notice of cancellation will be ten (10) days for non-payment and thirty one (31) days for other reasons.

IDAHO

Cancellation: You will be refunded on a pro-rata basis with no deduction for a claim incurred or paid under this Service Contract.

Coverage afforded under this Service Contract is not guaranteed by the Idaho Insurance Guarantee Association.

ILLINOIS

This Service Contract covers failures due to normal wear and tear in accordance with the terms, conditions and limitations of the Service Contract.

Cancellation: You have the right to cancel this Service Contract at any time. You may cancel this Service Contract within thirty (30) days of the Purchase Date for a full refund, if no service has been provided. After 30 days, You will receive a pro rata refund for the unexpired term of the Service Contract, based on the number of elapsed months, less the value of any claims paid. In addition, if You elect to cancel this Service Contract, the service contract provider may retain a cancellation fee not to exceed the lesser of 10% of the service contract price or \$50.00.

INDIANA

Your proof of payment to the issuing dealer for this Service Contract shall be considered proof of payment to the insurance company, which guarantees Our obligation to You, providing such insurance was in effect at the time You purchased this Service Contract.

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IOWA

This Service Contract is subject to rules administered by the Iowa Insurance Division at 515-281-5705. Written inquiries or complaints should be mailed to the following address: 330 E. Maple Street, Des Moines, IA 50319. If You make a direct claim against the insurance company, include a copy of this Service Contract and Your paid repair order.

Cancellation: The following sentence shall be added: A 10% penalty will be added each month to any refund that is not paid within 30 days of the return of the Service Contract and signed cancellation request to us.

MARYLAND

Cancellation: The following sentence(s) is added: "If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within 20 days after the date the Service Contract was mailed to You and receive a full refund of the Service Contract price provided no claim has been made under the Service Contract. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within 45 days of return of the Service Contract to Us."

The \$50.00 service fee does not apply to Maryland residents. There is no fee for cancellation of this contract.

Right to Transfer: The \$40.00 administrative fee does not apply to Maryland residents. There is no fee to transfer this contract.

MASSACHUSETTS

NOTICE TO CUSTOMER: PURCHASE OF THIS SERVICE CONTRACT IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE YOUR VEHICLE. THE BENEFITS PROVIDED MAY DUPLICATE EXPRESS MANUFACTURER'S OR SELLER'S WARRANTIES THAT COME AUTOMATICALLY WITH EVERY SALE. THE SELLER OF THIS COVERAGE IS REQUIRED TO INFORM YOU OF ANY WARRANTIES AVAILABLE TO YOU WITHOUT THIS SERVICE CONTRACT.

Cancellation: The Obligor of this Service Contract may cancel this Service Contract for material misrepresentation or non-payment of the Obligor fee, with written notice to the Service Contract Holder's last known address with at least five (5) days notice of such cancellation. Mailed notice shall state the effective cancellation date and the reason for cancellation. The Service Contract Holder will be refunded a pro-rated amount of the amount paid for the Service Contract, without any deduction.

MICHIGAN

If the performance of this Service Contract is interrupted because of a strike or work stoppage at Our place of business, the effective period of this Service Contract shall be extended for the period of the strike or work stoppage.

MINNESOTA

Cancellation: A ten percent penalty per month shall be added to a refund that is not paid or credited within forty-five days after return of the Service Contract to Us. The Obligor of this Service Contract may cancel this Service Contract for material misrepresentation or non-payment of the Obligor fee, with written notice to the Service Contract Holder's last known address with at least fifteen (15) days notice of such cancellation; five (5) days notice if the reason for cancellation is nonpayment of the Obligor fee or material misrepresentation related to the Vehicle, or extensive breach of duties by the Service Contract Holder related to the Vehicle. Mailed notice shall state the effective cancellation date and the reason for cancellation.

Section 325F.622 of the Minnesota Statute requires the Selling Dealer to provide You with an express warranty of a specified duration in connection with the sale of any used car. The terms of the express warranty are contained in the used car buyer's guide or limited warranty document furnished to You by the Selling Dealer. Any loss covered under the Selling Dealer's express warranty furnished pursuant to Section 325F.622 is excluded from coverage under this Service Contract during the term of the express warranty unless the Selling Dealer becomes unable to meet its obligations, provided such loss is otherwise covered by this Service Contract.

MISSOURI

Cancellation: You will be refunded on a pro-rata basis with no deduction for a claim incurred or paid under this Service Contract. If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within 20 days after the date the Service Contract was mailed to You or within ten (10) days if the Service Contract is delivered at the time of sale and receive a full refund of the Service Contract price provided no claim has been made under the Service Contract. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within thirty (30) days of return of the Service Contract to Us. A written notice will be mailed to the Service Contract Holder within fifteen days of the date of cancellation by the Service Contract Holder.

NEVADA

Cancellation: The following sentence(s) is added: "If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within 20 days after the date the Service Contract was mailed to You and receive a full refund of the Service Contract price, provided no claim has been made under the Service Contract.. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within 45 days of return of the Service Contract to Us." If You cancel this Service Contract after thirty (30) days or if there have been claims made, You will receive a pro-rata refund of the purchase price paid, less a \$50 service charge. If We cancel, You will receive a pro-rata refund of the purchase price paid, and You will not be charged the service charge. No deduction for a claim incurred or paid under this Service Contract will be made from any refund.; "No Service Contract that has been in effect for at least 70 days may be canceled by the Obligor before the expiration of the agreed term or 1 year after the effective date of the Service Contract, whichever occurs first, except on any of the following grounds: (a) Failure by the Service Contract Holder to pay an amount when due; (b) Conviction of the Service Contract Holder of a crime which results in an increase in the service required under the Service Contract; (c) Discovery of false or misrepresented material by the Service Contract Holder in obtaining this Service Contract, or in presenting a claim for the service thereunder; (d) Discovery of: (1) an act or omission by the

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Service Contract Holder; or (2) a violation by the Service Contract Holder of any condition of the Service Contract after the effective date of the Service Contract and which substantially and materially increases the service required under the Service Contract, (5) A material change in the nature or extent of the required service or repair which occurs after the effective date of the Service Contract and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that the Service Contract was issued or sold. Cancellation of this Service Contract may not become effective until at least 15 days after a notice of cancellation is mailed to the Service Contract Holder.”

Benefits under this Service Contract are not renewable.

NEW HAMPSHIRE

If You do not receive satisfaction under this contract, You may contact the New Hampshire insurance department at the following address: New Hampshire Insurance Department, 21 Fruit Street, Suite 14, Concord, New Hampshire 03301.

NEW MEXICO

Cancellation: The following sentence(s) is added: “If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within 20 days after the date the Service Contract was mailed to You and receive a full refund of the Service Contract price, provided no claim has been made under the Service Contract. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within 60 days of return of the Service Contract to Us.”; “No Service Contract that has been in effect for at least 70 days may be canceled by the Obligor before the expiration of the agreed term or 1 year after the effective date of the Service Contract, whichever occurs first, except on any of the following grounds: (a) Failure by the Service Contract Holder to pay an amount when due; (b) Conviction of the Service Contract Holder of a crime which results in an increase in the service required under the Service Contract; (c) Discovery of false or misrepresented material by the Service Contract Holder in obtaining this Service Contract, or in presenting a claim for the service thereunder; (d) Discovery of the following (if occurred after the effective date of the Service Contract and substantially and materially increased the service required under the Service Contract): (1) an act or omission by the Service Contract Holder; or (2) a violation by the Service Contract Holder of any condition of the Service Contract. Cancellation of this Service Contract may not become effective until at least 15 days after a notice of cancellation is mailed to the Service Contract Holder.”

NORTH CAROLINA

The Service Contract Holder may cancel this Service Contract at any time after purchase and receive a pro rata refund less any claims paid on the Service Contract and a reasonable administrative fee, not to exceed ten percent (10%) of the amount of the pro rata refund.

OHIO

This Service Contract is not insurance and not subject to insurance laws of this state. This Service Contract may provide a duplication of coverage already provided by Your automobile physical damage insurance policy.

OKLAHOMA

This Service Contract is not issued by the manufacturer or wholesale company marketing the product. This Service Contract will not be honored by such manufacturer or wholesale company. Oklahoma service warranty Statutes do not apply to commercial use references in service warranty contracts. Coverage afforded under this Service Contract is not guaranteed by the Oklahoma Insurance Guaranty Association.

All refunds payable to You under this Service Contract in the event You cancel this Service Contract shall be payable to You and any Lienholder as Your respective interests may appear.

Cancellation: If Your Vehicle has been repossessed, declared a total loss or You give notice of cancellation, this Service Contract will terminate. You may cancel this Service Contract at any time by notifying the Selling Dealer or Obligor in writing of Your intent to cancel. You must also send the Selling Dealer or Obligor this Service Contract a notarized statement indicating the actual mileage (odometer reading) of Your Vehicle at the date of the request. If this Service Contract is canceled within the first thirty (30) days, You will receive a full refund. If this Service Contract is canceled after the first thirty (30) days or a claim has been paid within the first 30 days, Your refund shall be based upon one hundred percent (100%) of the unearned pro rata premium less the actual cost of any service provided under this Service Contract. We shall retain ten percent (10%) of the unearned pro rata premium or fifty dollars (\$50), whichever is less. If there is no Lienholder, the refund will be paid to You. If there is a Lienholder the refund will be paid to the Lienholder.; The Obligor of this Service Contract may cancel this Service Contract with written notice to the Service Contract Holder’s last known address with at least 15 days notice of such cancellation. Mailed notice shall state the effective cancellation date and the reason for cancellation. The Obligor of this Service Contract may cancel this Service Contract for material misrepresentation or non-payment of the Obligor fee. If the Obligor of this Service Contract cancels this Service Contract, one hundred percent (100%) of the unearned pro-rata premium will be refunded less the actual cost of any service provided under this Service Contract.; NOTE: Transferred Service Contracts are not eligible for cancellation refunds. This Service Contract is non-renewable.

OREGON

You are not required to pay a deductible for services received under the terms of this agreement.

SOUTH CAROLINA

This Service Contract is subject to the rules administered by the South Carolina Department of Insurance. In the event of a dispute with the Obligor of this Service Contract, You may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Ste. 1000, Columbia, South Carolina 29201 or (800) 768-3467.

Cancellation: If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within twenty (20) days after the date the Service Contract was mailed to You and receive a full refund of the Service Contract price provided no claim has been made under the

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Service Contract. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within forty-five (45) days of return of the Service Contract to Us. The Obligor of this Service Contract may cancel this Service Contract for material misrepresentation or non-payment of the Obligor fee, with written notice to the Service Contract Holder's last known address with at least fifteen (15) days notice of such cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Obligor fee, material misrepresentation related to the Vehicle, or extensive breach of duties by the Service Contract Holder relating to the Vehicle. Mailed notice shall state the effective cancellation date and the reason for cancellation."

TEXAS

All unresolved complaints concerning Us or questions concerning the regulation of Service Contract Obligors may be addressed to the Texas Department of Licensing and Regulation, P. O. Box 12157, Austin, TX 78711, Tel. (800) 803-9202.

Pursuant to Section 1304.158, You may request reimbursement directly from the insurer if a refund or credit is not paid before the 46th day after the date on which the Service Contract is returned to the Obligor.

Cancellation: If this Service Contract is originally delivered to You by mail, You may cancel this Service Contract within twenty (20) days after the date the Service Contract was mailed to You and receive a full refund of the Service Contract price provided no claim has been made under the Service Contract. If a full refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made before the 46th day after the date the Service Contract is returned to Us.

UTAH

This Service Contract is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.

The Service Contract purchase price is payable, in full, at the time of purchase.

Coverage afforded under this Service Contract is not guaranteed by the Utah Property and Casualty Guaranty Association.

Due to the nature of PDR Repair, the use of non-manufacturers' parts is not necessary, thus prohibited under this Service Contract.

For emergency repairs completed outside of normal business hours, contact/inform the Obligor by calling 800-453-8470 within five (5) business days of emergency repair. In addition, follow the instructions listed in the Claim Procedure section.

Cancellation: The Obligor of this Service Contract may cancel this Service Contract for material misrepresentation or non-payment of the Obligor fee, with written notice to the Service Contract Holder's last known address with at least ten (10) days notice of such cancellation. Mailed notice shall state the effective cancellation date and the reason for cancellation. The Service Contract Holder will be refunded a pro-rated amount of the amount paid for the Service Contract, without any deduction. Cancellation of this Service Contract may not become effective until at least (10) days after a notice of cancellation is mailed to the Service Contract Holder for a reason of non-payment and may not become effective until at least (30) days after cancellation is mailed to Service Contract Holder for reasons other than non-payment.

WISCONSIN

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

Any reference to obtaining "PRIOR AUTHORIZATION" is amended as follows: Prior to any repair being made, instruct the repair facility to contact the Obligor to obtain authorization for the claim. Failure to obtain authorization prior to having repairs made will not invalidate or reduce a claim unless the Obligor is prejudiced by the Service Contract Holder's failure to obtain authorization.

Cancellation: You may cancel this Service Contract within fifteen (15) days after the date the Service Contract was delivered to You and receive a full refund of the Service Contract price, less actual costs or charges needed to issue and service this Service Contract. If the Obligor receives Your request after the first fifteen (15) days the Service Contract was delivered to You, then You will receive a pro rata refund determined to by the following: divide the number of covered days remaining on the Service Contract by the original number of days, then multiply the quotient by the amount You paid for this Service Contract.

WYOMING

Cancellation: If this Service Contract is originally delivered to You by mail or at the time of sale, You may cancel this Service Contract within twenty (20) days after the date the Service Contract was mailed to You and receive a full refund of the Service Contract price provided no claim has been made under the Service Contract. If any refund is due to You under this Service Contract, a 10% penalty per month will be added to the refund if it is not made within forty-five (45) days of return of the Service Contract to Us. If the Obligor of this Service Contract cancels this Service Contract for anything other than material misrepresentation, or non-payment of the Obligor fee, the Obligor shall send written notice of cancellation to the Service Contract Holder's last known address at least ten (10) days prior to such cancellation stating the effective cancellation date and the reason for cancellation.