

## State Variations

- AL** The use of non-original manufacturer's parts is allowed under this Contract. If no claim has been made under this Contract, You may return this Contract within twenty (20) days of the date the Contract was mailed to you, or within ten (10) days of delivery if the Contract was delivered to you at the time of sale. In such a case, this Contract will be void and the Administrator will refund to You the full amount of the purchase price of this Contract. A ten percent (10%) penalty per month applies to any refund not paid or credited within forty-five (45) days after return of the service contract. This right to void the Contract is not transferable and applies only to the original Contract purchaser. If You cancel this Contract otherwise, You will be provided a pro rata refund less an administrative fee of twenty-five (\$25) dollars. In the event that We cancel this Contract for any reason, except nonpayment of the Contract fee or a material misrepresentation by you, We shall provide You with written notice of such cancellation at least five days prior to the effective date of the same.
- AZ** The Cancellation section of this Contract is deleted in its entirety and replaced with the following: If this Contract is canceled You will be provided a pro rata refund after deducting for administrative expenses not to exceed twenty-five (\$25) dollars associated with the cancellation. Further, We will not cancel or void this Contract due to preexisting conditions, prior use or unlawful acts relating to the product or misrepresentation by Us or Our subcontractors. No claim incurred or paid will be deducted from the amount to be returned. Neither We, Our assignees, nor Our subcontractors will cancel or void coverage under this Contract due to Our failure to provide correct information or Our failure to perform the services or repairs provided in a timely, competent, and workmanlike manner. The Provider is Service Net Solutions, LLC located at 650 Missouri Ave., Jeffersonville, IN 47130, Telephone number 1-800-343-4441.
- CA** If You cancel this Contract within 30 days from the date of receipt, You will receive a full refund of the purchase price less the cost of any claims paid. If You cancel this Contract after 30 days from the date of receipt, You shall receive a pro rata refund of the purchase price less any claims paid. If You cancel this Contract, You must provide written notice of cancellation to the Administrator at the address below. In addition, the Administrator may assess a cancellation or administrative fee, not to exceed ten (10) percent of the price of the Service Contract or twenty-five (\$25) dollars, whichever is less. Informal dispute resolution is not available under this Contract. California law requires the dealer be contractually obligated to you to provide service. The Administrator is Service Net Solutions, LLC located at 650 Missouri Ave., Jeffersonville, IN 47130.
- CT** This Contract is automatically extended while the product is being repaired. You may cancel this Contract if You return the product or the product is sold, lost, stolen, or destroyed. Resolution of Disputes: If You purchased this Service Contract in Connecticut, You may pursue arbitration to settle disputes between You and the provider of this Contract. You may mail Your complaint to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must describe the dispute, identify the price of the product and cost of repair, and include a copy of this Contract.
- FL** If You cancel this Contract, return of premium will be based upon ninety percent (90%) of unearned pro rata premium less any claims that have been paid or less the cost of repairs made on Your behalf. If We cancel this Contract, return of premium will be based upon one hundred percent (100%) of unearned pro rata premium.
- GA** The Administrator may not cancel this Contract except for fraud, material misrepresentation or non-payment by You. Notice of such cancellation will be in writing and given at least thirty (30) days prior to cancellation. You may cancel this Contract at any time. Cancellation will comply with Section 33-24-44 of the Georgia Code. Refunds will be based on the excess of the consideration paid for this Contract above the customary short rate for the expired term of the Contract. If cancelled by Administrator, refund will be on a pro-rata basis. Claims paid shall not be deducted from any refund owed.
- HI** Any refund not made within forty-five (45) days shall include a ten percent (10%) per month penalty. This contract does not cover consequential damages or pre-existing conditions. In the event We cancel this contract, we shall provide five (5) days prior notice of such cancellation which notice shall include the effective date of cancellation.

- IL If no claim has been made under this Contract, You may return this Contract within thirty (30) days of the date of contract purchase. Any cancellation of this Contract more than thirty (30) days after its date of purchase made pursuant to the Cancellation Section, reverse, is subject to a cancellation fee equal to the lesser of ten percent (10%) of the price of the contract or fifty (\$50) dollars. The obligor, Service Net Solutions, LLC ("Service Net"), is the party responsible for honoring cancellation requests. This Contract does not cover failure resulting from normal wear and tear.
- IN Proof of payment for this Contract constitutes proof of payment to the insurer identified in section 1, reverse, for reimbursement insurance coverage specified in that section.
- MI If the performance of this Service Contract is interrupted because of a strike or work stoppage at the company's place of business, the effective period of the Service Contract shall be extended for the period of the strike or work stoppage.
- NC The purchase of this Contract is not required either to purchase or to obtain financing for a home appliance. The Administrator may not cancel this Service Contract except for non-payment by You or for violation of any of the terms and conditions of this Contract.
- NV You may cancel this Contract for full refund within 30 days of purchase without subject to cancellation fees, if no claims made on contract. We may not cancel this Contract except for fraud, material misrepresentation or non-payment by You. No cancellation of this Contract may become effective until at least fifteen (15) days after a notice of cancellation is mailed to You at Your last known address. No deduction for any claims paid shall be made from any refund owed as a result of cancellation. The right to void the Contract is not transferable and applies only to the original Contract purchaser. If this Contract provides coverage on goods essential to Your health and safety and You have an emergency involving the loss of heating or cooling, loss of plumbing, or substantial loss of electrical service, You may contact Us at 1-800-343-4441, 24-hours a day and receive emergency service. Emergency repairs must commence within 24 hours after report of such loss.
- NY You may return this Contract by mailing it to the attention of the Administrator at the address listed on the back of this contract. A ten percent (10%) penalty per month will be added to a refund that is not made within thirty (30) days of return of the Contract to Us.
- OK This Contract is not issued by the manufacturer or wholesaler company marketing the product. This Contract will not be honored by such manufacturer or wholesale company. If You cancel this Contract, return of premium will be based upon ninety percent (90%) of unearned pro rata premium. If We cancel this Contract, return of premium will be based upon one hundred percent (100%) of unearned pro rata premium.
- PR **REFUND.** If You disagree with this Contract, You will have a period no longer than ten (10) days from the issue date of this Contract or in the case that this Contract was sent by mail, You will have a period no longer than twenty (20) days from the mailing date to return it. Provided that You exercise such right, and has not presented any claim under the service contract, it shall be null and We will reimburse or credit the complete fee corresponding to the service contract. **In case We fail to return the reimbursement within a thirty (30) days period, a ten (10) percent monthly over the above referred reimbursement will be added to any reimbursement of credit required under this clause.**
- RI Claims may only be made directly against the provider identified in this Contract. No claim may be made against any insurer identified in this Contract.
- SC This contract does not cover consequential damages or pre-existing conditions. A ten (10%) percent per month penalty shall apply to any cancellation refund not made within forty-five (45) days of the date cancellation was requested. In the event We cancel this Contract, we shall provide prior notice of such cancellation at least fifteen (15) days before the effective date of cancellation. Such notice shall state the effective date of cancellation and the reason for cancellation. Complaints or questions about this Contract may be directed to the South Carolina Department of Insurance, P.O. Box 100105, Columbia, South Carolina 29202-3105, telephone number 803-737-6180.
- TN This Contract is automatically extended while the product is being repaired.

- TX This right to void the Contract is not transferable and applies only to the original Contract purchaser. A ten percent (10%) penalty per month will be added to a refund that is not made within forty-five (45) days of return of the Contract to Us. You may cancel this Contract after the time periods above or after you have made a claim for service by returning the Contract to the Administrator identified reverse and receive a pro rata refund of the Contract price less any claims that have been paid. Unresolved complaints concerning a provider or questions concerning the registration of a service contract provider may be addressed to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711 (512) 463-6599 or (800) 803-9202 (in Texas).
- UT Coverage afforded under this Contract is not guaranteed by the Property and Casualty Guaranty Association. We can cancel this Contract during the first sixty (60) days, by mailing to You a notice of cancellation at least ten (10) days prior to the effective date of cancellation except that We can also cancel this Contract during such time period for nonpayment of premium by mailing You a notice of cancellation at least ten (10) days prior to the effective date of cancellation. After sixty (60) days have elapsed, We may cancel this Contract by mailing a cancellation notice to You at least thirty (30) days prior to the effective date of cancellation for cancellations due to any of the following reasons: (a) material misrepresentation; (b) substantial change in the risk assumed, unless You should reasonably have foreseen the change or contemplated the risk when entering into the Contract; or (c) substantial breach of contractual duties, conditions, or warranties. The notice of cancellation must be in writing to You at Your last known address and contain all of the following: (1) the Contract number; (2) the date of notice; (3) the effective date of cancellation; and (4) a detailed explanation of the reason for cancellation.
- VI For customers residing in a US Territory, service can only be rendered at a US depot facility. Service Net Solutions, LLC, will supply the name and address of a suitable depot facility and will pay for the costs of all covered parts and labor. The customer is responsible for all shipping costs to and from the depot facility.
- VT If no claim has been made under this Contract, You may return the Contract within 20 days of the date of receipt and receive a full refund of the purchase price of this Contract.
- WA This right to void the Contract is not transferable and applies only to the original Contract purchaser. A ten percent (10%) penalty per month will be added to a refund that is not made within thirty (30) days of return of the Contract to Us. If We cancel this Contract for any reason, We must mail You written notice of such cancellation at least twenty-one (21) days prior to the effective date of such cancellation and state the true and actual reason for the cancellation. You are not required to wait before filing a claim directly with the insurer of this contract.
- WI **This Service Contract is subject to limited regulation by the Office of the Commissioner of Insurance.** This Contract will only be canceled mid-term for material misrepresentation, substantial change in the risk assumed, or a substantial breach of contractual duties, conditions, or warranties. You may, within fifteen (15) calendar days of the delivery of this Contract, reject and return this Contract for a full refund less actual costs or changes needed to issue and service this Contract. If You cancel this Contract at any time during the coverage period, claims will not be considered when calculating any refund due. We will not deny your claim solely because you did not obtain preauthorization if we are not prejudiced by your failure to notify us.
- WY A ten percent (10%) penalty per month will be added to a refund that is not made within forty-five (45) days of return of the Contract to Us. If We cancel this Contract for any reason, We must mail You written notice of such cancellation at least ten (10) days prior to such cancellation; however, written notice is not required if the reason for cancellation is nonpayment of the Contract purchase price, a material misrepresentation by You, or a substantial breach of Your duties relating to the covered product or its use.