

INDIVIDUAL STATE VARIANCE REQUIREMENTS

If YOU purchased this CONTRACT in the state listed below, the following additional information applies to YOUR CONTRACT.

ARKANSAS

To the Arbitration Section, is added: Arbitration is voluntary and non-binding per Ark. Code Ann. 23-79-203(a).

The Cancellation Section is amended to: The administrative processing fee to cancel YOUR CONTRACT is \$50.00. In the event of cancellation of this CONTRACT within the first thirty (30) days, YOU are entitled to a full refund, less the administrative processing fee. After the first thirty (30) days, the 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 the administrative processing fee. The subrogation section is amended to include: The insurer is entitled to recovery only after the insured has been fully compensated for the loss sustained.

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