INDIVIDUAL STATE VARIANCE REQUIREMENTS

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

GEORGIA

The obligor can only cancel for fraud, material misrepresentation or nonpayment with a 30 day written notice (10 day written notice for nonpayment); Refunds must be issued on 100% of the unearned prorata contract price. Claims paid cannot be deducted from any refund regardless of who cancels the contract. The 30 day/1000 mile waiting period is not included in the coverage term of this CONTRACT, the coverage term of the CONTRACT begins after 30 days/1000 mile exclusionary period. Pre-existing conditions are only excluded if the condition was known to the contact holder. Any defect in the part(s) covered by this agreement existing on the date this agreement was purchased *and known to you* is not covered. Sludge and sludge build up are not excluded under this CONTRACT. Modifications and alterations are only excluded under this CONTRACT if made by the contract holder. The Arbitration section is not applicable in Georgia. Item D.2.k. is amended to: If it is determined that while owned by you, the odometer is inaccurate, has ever been inoperative, or has been altered such that the vehicle's true mileage cannot be verified.

ISVR-GA(v02)