

INDIVIDUAL STATE VARIANCE REQUIREMENTS

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

Indiana

CONTRACT purchaser's proof of payment to the CONTRACT seller or SERVICE CONTRACT PROVIDER constitutes proof of payment to the insurance company which guarantees OUR obligations to YOU. Pre-existing conditions are only excluded if the condition was known to the contract holder.

The Arbitration section is amended to: Arbitration would take place under the laws of the **State of Indiana Uniform Arbitration Act IC 34-57-2** and is held in YOUR County or any other county in Indiana agreed to by both YOU and US. YOU may access the complete State of Indiana Uniform Arbitration Act at <http://www.in.gov/legislative/ic/code/>.