# INDIVIDUAL STATE VARIANCE REQUIREMENTS

**If YOU purchased this CONTRACT in one of the states listed below, the following additional information applies to YOUR CONTRACT.**

**WISCONSIN**

Claims may not be denied solely because the contract holder did not obtain preauthorization within a reasonable time frame. **This warranty is subject to limited regulation by the office of the commissioner of insurance.**

YOU may, within 15 days of the delivery of the CONTRACT, reject and return the CONTRACT for a full refund less actual costs or charges needed to issue and service the CONTRACT.

The Limitations of Liability Section is amended to exclude the following: "The ADMINISTRATOR does not assume, and specifically disclaims any liability to YOU for benefits provided herein. The liability of the ADMINISTRATOR is only to the CONTRACTOR in accord with their separate agreement."

The Subrogation Section is replaced with the following: If YOU receive any benefits under this CONTRACT, WE will be entitled to all YOUR rights of recovery against any manufacturer, repairer or other party who may be responsible to YOU for the costs covered by this CONTRACT or for any other payment made by US, but only after YOU have been made whole for YOUR loss (i.e. YOU have been fully compensated for YOUR damages).

The Arbitration Section is amended to: In the event of any dispute concerning the interpretation of this CONTRACT between YOU and the ADMINISTRATOR, YOU understand that it may, at YOUR option, be resolved by arbitration in accordance with the Arbitration Rules of the Better Business Bureau ("BBB"). If YOU want a disputed matter to be resolved by BBB, YOU must notify the ADMINISTRATOR in writing within sixty (60) days of the ADMINISTRATOR'S final decision.
YOU are not bound to the Arbitration proceedings outlined in the CONTRACT. Arbitration has to be agreed to by both parties. This CONTRACT does not disallow participating in court proceedings.

The Cancellation Section is amended to: Claims will not be deducted from any refund to the CONTRACT HOLDER.