

## CARCHEX EXTENDED VEHICLE PROTECTION

## SPECIAL STATE DISCLOSURE

## ALABAMA

The following state specific requirements are added to and become part of **YOUR AGREEMENT** and supersede any other provision to the contrary:

Under the **CANCELLATION OF YOUR AGREEMENT** section, paragraphs 1 and 2 are deleted and replaced by the following:

- 1. You may cancel this AGREEMENT at any time, including when a loss of the VEHICLE occurs or when you sell the VEHICLE without transfer of this AGREEMENT. To cancel, you must submit a written request and return this AGREEMENT directly to Us. An odometer statement indicating the odometer reading at the date of the request for cancellation will be required. If You cancel this AGREEMENT within the first thirty (30) days, WE will refund the AGREEMENT purchase price if paid in full by You, or the amount paid by You toward the AGREEMENT purchase price, if paid in installments. If this AGREEMENT is canceled after the first thirty (30) days, WE will refund the unearned AGREEMENT purchase price to You calculated on a pro rata basis. If You cancel this AGREEMENT before making all payments under this AGREEMENT, You may be entitled to a refund provided that the amount paid by You toward the AGREEMENT purchase price, if paid in installments, exceeds the amount earned by Us under this AGREEMENT. The refund will be equal to the lesser amount produced using either the number of days the AGREEMENT was in force or the number of miles the VEHICLE was driven prior to cancellation, less a cancellation fee of twenty-five dollars (\$25).
- 2. WE may cancel this AGREEMENT based on one or more of the following reasons: (A) non-payment of the AGREEMENT purchase price; (B) a material misrepresentation made by YoU; or (C) a substantial breach of duties by YoU under the AGREEMENT relating to the VEHICLE or its use. In such event, WE may require YoU to submit an odometer reading to Us. If this AGREEMENT is canceled by Us, WE will refund the unearned AGREEMENT purchase price to YoU calculated on a pro rata basis. The refund will be equal to the lesser amount produced using either the number of days the AGREEMENT was in force or the number of miles the VEHICLE was driven prior to cancellation, less a cancellation fee of twenty-five dollars (\$25). If WE cancel for any reason other than non-payment of the AGREEMENT purchase price or for material misrepresentation made by YOU, a notice of cancellation will be mailed to YOU at YOUR last known address, as provided to Us, no less than five (5) days prior to the cancellation of YOUR AGREEMENT. The notice shall state both the basis for the cancellation and the effective date of the cancellation.