



CARCHEX EXTENDED VEHICLE PROTECTION

SPECIAL STATE DISCLOSURE

IOWA

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

Under the **GENERAL PROVISIONS** section, paragraph 10 is amended by adding the following:

The Iowa Commissioner of Insurance may be contacted at the following address: Iowa Insurance Division, 330 Maple Street, Des Moines, Iowa 50319-0065.

Under the **CANCELLATION OF YOUR AGREEMENT** section, paragraph 1 is 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, less any paid or pending payment **CLAIMS**. 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, less any paid or pending payment **CLAIMS**. 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 fifty dollars (\$50) and any paid or pending payment **CLAIMS**. In the event this **AGREEMENT** is canceled, **WE** will mail a written notice of cancellation to **YOUR** last known address within fifteen (15) days of the date of the termination and refund any unearned premium.