



## CARCHEX EXTENDED VEHICLE PROTECTION

### SPECIAL STATE DISCLOSURE

#### MISSOURI

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.a is deleted and replaced with the following:

- a. This **AGREEMENT** is not an insurance policy. Unless otherwise regulated under state law, the contents of this **AGREEMENT** should be interpreted and understood within the meaning of a "service contract" in Public Law #93-637. However, **OUR** obligations under this **AGREEMENT** are insured by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157. In the event any covered service is not paid within sixty (60) days after proof of loss has been filed, including a **CLAIM** for the refund of the unearned purchase price, or the **ADMINISTRATOR** ceases to do business or goes bankrupt, **YOU** may apply directly to American Bankers Insurance Company of Florida. Please call 1-866-306-6694 for instructions.

Under the **CANCELLATION OF YOUR AGREEMENT** section, paragraph 2 is deleted and replaced with the following:

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, less any paid or pending payment **CLAIMS**. 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**. A written notice of cancellation will be mailed within fifteen (15) days of the date of cancellation.