



CARCHEX EXTENDED VEHICLE PROTECTION

SPECIAL STATE DISCLOSURE

NEVADA

The following state specific requirement is added to and become part of **YOUR AGREEMENT** and supersedes any other provision to the contrary:

The following refers to Pre-Owned Vehicles only:

No coverage will be provided under this AGREEMENT for pre-owned VEHICLES during the first thirty (30) days following the AGREEMENT purchase date, or for the first one thousand (1,000) miles the VEHICLE is driven after this AGREEMENT is purchased, as calculated from the odometer reading shown on the DECLARATION PAGE. The expiration date is determined by adding the months of the term selected to the AGREEMENT purchase date, plus thirty (30) days and the expiration mileage is determined by adding the mileage of the term selected to the odometer reading of the VEHICLE on the AGREEMENT purchase date, plus one thousand (1,000) miles.

Under the **CANCELLATION OF YOUR AGREEMENT** section, paragraph 1 and 2 is deleted and replaced with 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 fifty dollars (\$50).
- 2. WE** may cancel this **AGREEMENT** based on one or more of the following reasons: (A) failure by **YOU** to pay the amount when due; (B) if **YOU** are convicted of a crime which results in an increase in service required under this **AGREEMENT**; (C) discovery of fraud or material misrepresentation by **YOU** in obtaining this **AGREEMENT** or in presenting a **CLAIM** for service; or (D) discovery of an act or omission by **YOU** or if **YOU** violate any condition of this **AGREEMENT** after the effective date of this **AGREEMENT** which substantially and materially increases the service required under this **AGREEMENT**; or (E) a material change in the nature or extent of the required service or repair which occurs after the effective date of this **AGREEMENT** which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time the **AGREEMENT** was issued or sold. 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. No cancellation fee will be charged if **WE** initiate cancellation of the contract. **WE** will mail written notice of cancellation to **YOU** by mail at **YOUR** last known address provided to **US** no less than fifteen (15) days prior to the effective date of cancellation.

The **RIGHT TO RETURN AGREEMENT** section is deleted and replaced with the following:

YOU have the right to return or void this **AGREEMENT**. **YOU** may return the **AGREEMENT** within thirty (30) calendar days after the date **YOU** purchased the **AGREEMENT**. If **YOU** return this **AGREEMENT** within the applicable time period and no **CLAIMS** have been paid, the **AGREEMENT** shall be void and **WE** will refund the entire **AGREEMENT** purchase price within thirty (30) days. If this **AGREEMENT** is returned within the first thirty (30) days from date of purchase and a refund is not credited within sixty (60) days after the return, **WE** shall pay **YOU** a penalty of ten percent (10%) of the purchase price for each thirty (30) day period or portion thereof that the refund, and any accrued penalties that remain unpaid. This provision applies only to the original purchaser.