EPIC Protect - Cancellation Policy

You may cancel this Service Contract at any time by informing Us of Your cancellation request.

IF YOU CANCEL THIS SERVICE CONTRACT:

- 1. Within 30 days of the Contract Start Date, You will receive a 100% refund of the Contract Fee paid minus any claims paid.
- **2.** After 30 days from the Contract Start Date, You will receive a refund equal to the pro-rata amount paid for the time remaining on Your Service Contract, minus any claims.

If Your refund is not paid or credited within thirty (30) days after We receive Your cancellation request, We will add an extra 10% to Your due refund for every thirty (30) days the refund is not paid by Us. **NOTICE:** If You cancel this Service Contract during a time in which there are unpaid Contract Fee charges due from You; regardless of whether such payments are currently due or overdue, We reserve the right to deduct any or the entire portion of any such unpaid amounts from Your refund, if any. If Your calculated refund results in You owing Us payment for services provided in advance of Our receipt of Your due Contract Fee, We may bill You for the lesser of the net amount due to Us or the remaining unpaid Contract Fee. We will bill You any balance owed to Us through the same mechanism as any previous installment billings, or We will direct bill.

WE MAY ONLY CANCEL THIS CONTRACT FOR:

- 1. Non-payment of the Contract Fee by You;
- 2. Material misrepresentation by You; or
- **3.** Substantial breach of duties under this Contract by You in relation to the Covered Product or its use.

If We cancel this Service Contract, We will provide written notice to You at least 30 days prior to the effective date of cancellation. Such notice will be sent to Your current address in Our file (email or physical address as applicable), with the reason for and effective date of such cancellation. If We cancel this Service Contract, You will receive a pro-rata refund based upon the same criteria as above.