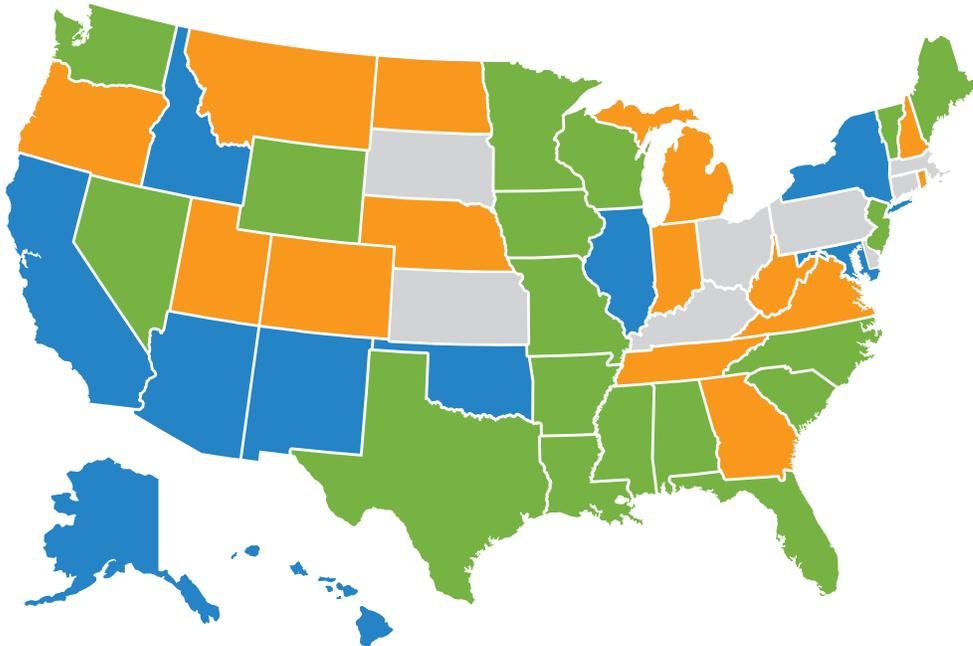


# You may be responsible for refunding customers for aftermarket cancellations.

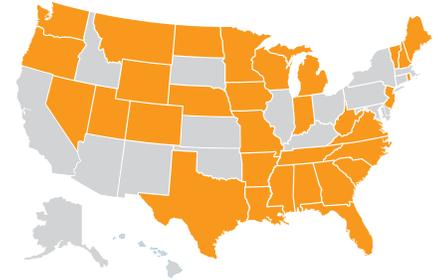
**42 states\*** require that a refund be provided in the event of cancellation of a Vehicle Service Contract (VSC) **OR** GAP waiver contract.



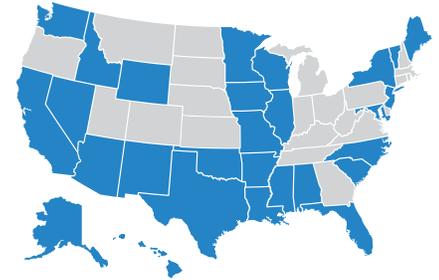
**● States that require refund for both VSC and GAP:**  
AL, AR, FL, IA, LA, ME, MN, MS, MO, NV, NJ, NC, SC, TX, VT, WA, WI, WY

## Discover a way to expedite the refund process and reduce compliance risk.

Express Recoveries connects lenders with providers and dealers on a single platform to accurately process product cancellation refunds. Reduce the delays and errors of refund recovery for cancellable products including GAP and Vehicle Service Contracts (VSC).



**● States that require refund for GAP:**  
AL, AR, CO, FL, GA, IN, IA, LA, ME, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NC, ND, OR, RI, SC, TN, TX, UT, VT, VI, WA, WV, WI, WY



**● States that require refund for Vehicle Service Contracts:**  
AL, AK, AZ, AR, CA, FL, HI, IA, ID, IL, LA, ME, MD, MN, MS, MO, NV, NJ, NM, NY, NC, OK, SC, TX, VT, WA, WI, WY

\*Based on state laws.

Schedule a 1:1 consultation with your Lender Solutions Specialist today | 866.868.5900 | [fandiexpress.com](http://fandiexpress.com)

Information as of June 2022. Information is based on state laws. This information is not intended to be legal advice and may not be used as legal advice. This information should not be used to replace the advice of legal counsel. You should not act or refrain from acting on the basis of any content included in this information without seeking legal or other professional advice. The contents general information and may not be updated in real time, reflect current legal or regulatory developments or address your specific situation in your jurisdiction. We disclaim all liability for any actions you take or fail to take based on any content provided here and further disclaim any obligation to keep this information updated.