



Cancellation & Refund Policy

AUTO WRAP

Updated On: January 1, 2026

At AUTO WRAP, we strive to provide reliable vehicle protection and customer support. This Cancellation & Refund Policy outlines the terms regarding cancellation requests, refund eligibility, and related procedures for vehicle protection plans and service contracts offered through AUTO WRAP.

1. Cancellation Rights

Customers may request cancellation of their vehicle protection plan at any time, subject to the terms outlined in their individual service contract and applicable state laws.

Cancellation requests must be submitted by the contract holder or authorized party by either using the cancellation page in their policy handbook OR by emailing info@nhmgap.com

2. Free-Look Cancellation Period

Certain plans may include a “free-look” cancellation period, allowing customers to cancel within a thirty (30) days from the purchase date for a full refund of their deposit, provided that:

- No claims have been filed or paid

- No benefits have been used
- The contract remains in good standing

The free-look period may vary depending on state regulations and contract terms.

3. Prorated Refunds

If cancellation occurs after the applicable free-look period, refunds may be issued on a prorated basis and may be subject to:

- Administrative fees
- Claims paid
- Time elapsed under the contract
- Mileage accrued since the contract start date

Any outstanding balances owed under financing agreements may also affect refund amounts. Please refer to the policy handbook for further detail related to pro-rated refunds.

4. Non-Refundable Fees

The following may be non-refundable where permitted by law:

- Administrative processing fees
- Financing fees
- Initial service fees
- Claims previously paid
- Used benefits or services

Specific non-refundable amounts will be outlined in the customer's service agreement.

5. Lienholder and Financing Refunds

If the protection plan was financed or included with a financed transaction:

- Refunds may first be applied toward the outstanding loan balance
 - Refunds may be sent directly to the lienholder or financing company
 - Customers may not receive the refund directly until financing obligations are satisfied
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6. How to Request Cancellation

To request cancellation, customers may contact AUTO WRAP using the information below and may be required to provide:

- Full name
- Contract number
- Vehicle information
- Current mileage
- Written cancellation request
- Supporting documentation if requested

AUTO WRAP reserves the right to request additional verification before processing cancellations.

Email: info@nhmgapp.com

7. Refund Processing Time

Approved refunds are typically processed within 15–30 business days after all required documentation has been received and verified.

Processing times may vary depending on:

- Financing institutions
- Payment processors
- Claims review
- State-specific regulations

8. Company-Initiated Cancellation

AUTO WRAP reserves the right to cancel coverage for reasons including, but not limited to:

- Non-payment
- Fraud or material misrepresentation
- Ineligible vehicle status
- Violation of contract terms
- Odometer tampering
- Failure to maintain the vehicle properly

Where required by law, advance written notice will be provided.

9. Claims and Cancellation

If a claim has been filed, approved, or paid prior to cancellation:

- Refund amounts may be reduced
- Certain contracts may become non-refundable
- Claims paid may exceed eligible refund amounts

Coverage obligations end upon the effective cancellation date.

10. State Law Compliance

Some states may provide additional cancellation rights or consumer protections that supersede portions of this policy. Refunds and cancellation terms will comply with applicable state laws and regulations.

11. Contact Information

For cancellation requests or refund-related questions, please contact:

AUTO WRAP

Customer Support Department

Email: info@nhmgapp.com

Website: www.autowrapcoverage.com

Phone: 808-437-8498