



HEATING PROTECTION PROGRAM

Plan Highlights

Q: Who is eligible?

A: Current active co-op members who own their home and are solely responsible for their home central heating unit. No pre-inspection is required.

Q: What are the benefits?

A: Unlimited calls, with (standard cover) an incident limit of \$800 and annual benefit of \$3,000, or (plus cover) an incident limit of \$2,000 and annual benefit of \$4,000. Coverage starts 30 days after the enrollment is processed. No service fees, deductibles or claim forms.

Q: What is covered?

A: Repairs caused by normal wear and tear to the principal central heating system of the home, powered by either a gas, oil, electric or propane furnace or boiler. If the heating system cannot be repaired, customer will receive a reimbursement towards replacement with one of the same capacity and fuel type, within the available incident and annual benefits.

Q: What are the exclusions?

- Commercial systems or systems rated at over 400,000 BTU/hour
- Fuel, water or electric lines to/from the central heating system, including related components
- Distribution systems such as air ducts, filters, air handlers or diverters, registers, pipes or radiators
- Solid fuel heating
- Cable heating systems
- Humidifiers
- Fireplaces, grills or stoves
- Portable, window, or rooftop units, heat lamps
- Chimneys, flues or vents
- Cosmetic coverings including doors, panels, trim, flushing, insulation or baseboard casings
- Electronics, internet-enabled or 'smart' components or functions (i.e. zone controllers)
- Heating units configured not to code or in line with manufacturer instructions
- Incidental or consequential damages
- Bringing up to code, upgrading or problems that existed at the time the member first enrolled

This card is not the full product Terms and Conditions; but only a highlight of items covered and common exclusions. Additional terms, conditions and exclusions apply. Full terms and conditions, which are always provided to the member at enrollment, are available upon request.

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