

Available Programs And Pricing



Many people think that every major appliance and system inside and outside their home is covered by homeowner's insurance. That is not usually the case. Most policies don't typically cover the normal wear and tear that comes from aging.

The protection programs offered within the Cooperative Home Services Program were selected to provide maximum convenience, coverage and value for residential members. These programs provide a value-added service to member cooperatives' homeowners, which often translates to increased member satisfaction.

OUR PROGRAMS INCLUDE (DETAILS ON FOLLOWING PAGES):

Nick Alexander | Owner
nick.alexander@coophomeservices.org | (305) 342 2753
www.coophomeservices.org

Protection Programs



ELECTRIC LINE PROTECTION PROGRAM

\$3.95** monthly

There are many components and wires that run inside and outside of a home. Over time, normal wear and tear can cause these lines to fail — potentially causing a home to lose power and requiring immediate attention. The Electric Line Protection Program can help protect from the aggravation and cost of repairs to the electric lines inside and outside of a home.

***Year One (1) introductory price. Pricing will rise to \$7.95 in year two.*

FEATURES

- Repairs made by independent, insured local contractors
- No pre-inspection required
- One (1) year warranty on all covered repairs
- Low monthly price
- No service fees, no deductibles and no claim forms
- Cost of permits (if applicable)
- Unlimited service calls within the annual benefit up to \$10,000
- All hours/days access to customer service
- Generous coverage limits

COVERS

Interior Coverage

Protected repairs for failure of a home's electrical system (at or below 400 amps) from the circuit breaker panel or fuse box to the switches and/or outlets in a home's circuits, including but not limited to, a short in the electrical wires and broken light switches, outlets and receptacles.

Exterior Coverage

Repairs or replacements to overhead and underground exterior electrical lines, weather heads service entrance wiring, insulations, risers, meter boxes, exterior outlets and permanent wiring to fixtures such as light posts, pool pumps, and detached garage or sheds.



SURGE PROTECTION PROGRAM

\$3.95–\$5.95* monthly

Appliances, electronics and heating and air conditioning systems can be damaged by electrical power surges which may cost thousands of dollars to repair or replace these items. The Surge Protection Program offers financial protection and freedom from worry concerning damage to a home's electronic systems and electrical appliances caused by an electrical surge.

**Higher price point correlates to a higher coverage amount.*

FEATURES

- No pre-inspection required
- Low monthly price
- No service fees and no deductibles
- All hours/days access to customer service
- Generous coverage limits

COVERS

- Repair or replacement of electrical products inside the member's residence and owned by the customer at that address
- Repair or replacement due to normal wear and tear resulting from electrical surges
- Repair and replacement of items such as refrigerators, televisions, computers, smart devices, etc.

Protection Programs



HEATING PROTECTION PROGRAM

\$10.95–\$17.95* monthly

In most parts of the country, seasonal temperature variations make a working heating system a must for every house. The Heating Protection Program covers repairs to the home's heating system including natural gas, oil or propane furnaces, or central forced air or circulating systems.

**Higher price point correlates to a higher coverage amount.*

FEATURES

- Repairs made by independent, insured local contractors
- No pre-inspection required
- One (1) year warranty on all covered repairs
- Low monthly price
- No service fees, no deductibles and no claim forms
- Cost of permits (if applicable)
- Unlimited service calls
- All hours/days access to customer service
- Generous coverage limits

COVERS

Repairs to home heating system includes belts and pulleys, capacitors, fan controls & relays, heating elements, pilot burners and thermostats caused by normal wear and tear.



AIR CONDITIONING PROTECTION PROGRAM

\$12.45–\$18.45* monthly

In most parts of the country, seasonal temperature variations make a working air conditioning system a must for every house. The Air Conditioning Protection Program covers repairs to the home's central air conditioning system including blowers, circuit boards, refrigerant, thermostats and transformers.

**Higher price point correlates to a higher coverage amount.*

FEATURES

- Repairs made by independent, insured local contractors
- No pre-inspection required
- One (1) year warranty on all covered repairs
- Low monthly price
- No service fees, no deductibles and no claim forms
- Cost of permits (if applicable)
- Unlimited service calls
- All hours/days access to customer service
- Generous coverage limits

COVERS

Repairs to home's central air conditioning system including blowers, circuit boards, refrigerant, thermostats, and transformer caused by normal wear and tear.

Protection Programs



OUTSIDE WATER LINE PROTECTION PROGRAM

\$5.95 monthly

The water line is located underground and connects a home to the well or the water main in the street. Repairs can be expensive and may require heavy construction equipment to excavate and repair the line.

FEATURES

- Repairs made by independent, insured local contractors
- No pre-inspection required
- One (1) year warranty on all covered repairs
- Low monthly price
- No service fees, no deductibles and no claim forms
- Cost of permits (if applicable)
- Unlimited service calls
- Basic site restoration of affected area (if applicable)
- All hours/days access to customer service
- Generous coverage limits

COVERS

Leaks or breaks in the exterior water service line caused by normal wear and tear. This protection program also includes excavation and restoration, inspections, fitting external valves, and welding, pipe cutting and sealing.



OUTSIDE SEWER LINE PROTECTION PROGRAM

\$9.95 monthly

The sewer line is located underground and connects a home to the sewer main in the street or the septic tank. Repairs can be expensive and may require heavy construction equipment to excavate and repair the line.

FEATURES

- Repairs made by independent, insured local contractors
- No pre-inspection required
- One (1) year warranty on all covered repairs
- Low monthly price
- No service fees, no deductibles and no claim forms
- Cost of permits (if applicable)
- Unlimited service calls
- Basic site restoration of affected area (if applicable)
- All hours/days access to customer service
- Generous coverage limits

COVERS

Clogs or blockages resulting from normal wear and tear. This protection program also includes excavation and restoration, inspections, unblocking and clearing of the service line, welding, pipe cutting and sealing. Lines that run to septic tank are also included.

Protection Programs



INTERIOR PLUMBING LEAK PROTECTION PROGRAM

\$5.45 monthly

Your home has a hidden network of pipes distributed in the walls that bring fresh hot and cold water to your fixtures and appliances. Leaks can be sudden, damaging and expensive.

FEATURES

- Repairs made by independent, insured local contractors
- No pre-inspection required
- One (1) year warranty on all covered repairs
- Low monthly price
- No service fees, no deductibles and no claim forms
- Unlimited service calls
- All hours/days access to customer service
- Generous coverage limits

COVERS

Leaks or breaks in the plumbing in the home caused by normal wear and tear. This also covers bursts caused by freeze events.



INTERIOR PLUMBING LEAK & CLOG PROTECTION PROGRAM

\$11.95 monthly

Your home has a hidden network of pipes distributed in the walls that bring fresh hot and cold water to your fixtures and appliances, and take dirty water away. Leaks and clogs can be sudden, damaging and expensive.

FEATURES

- Repairs made by independent, insured local contractors
- No pre-inspection required
- One (1) year warranty on all covered repairs
- Low monthly price
- No service fees, no deductibles and no claim forms
- Unlimited service calls
- All hours/days access to customer service
- Generous coverage limits

COVERS

Leaks or breaks, clogs or blockages in the freshwater plumbing and the drains within the home caused by normal wear and tear. This also covers bursts caused by freeze events.

Protection Programs



KITCHEN APPLIANCE PROTECTION PROGRAM

\$9.95 monthly

Your kitchen contains a number of valuable appliances which can go wrong at any time, leading to damage and an inability to prepare or store food. Repairs can be complex and expensive.

FEATURES

- Repairs made by independent, insured local contractors
- No pre-inspection required
- Replacement if repair cannot be performed
- Low monthly price
- No service fees, no deductibles and no claim forms
- Unlimited service calls
- All hours/days access to customer service
- Generous coverage limits

COVERS

Breakdown/malfunction of the following:

- Range, Oven and Cooktop
- Refrigerator
- Garbage Disposal
- Kitchen Exhaust Fan
- Built-in Microwave
- Dishwasher



LAUNDRY APPLIANCE PROTECTION PROGRAM

\$7.45 monthly

Your clothes washing machine and clothes dryer can malfunction at any time without warning, leaving you without the ability to launder clothes. Repairs can be complex and expensive.

FEATURES

- Repairs made by independent, insured local contractors
- No pre-inspection required
- Replacement if repair cannot be performed
- Low monthly price
- No service fees, no deductibles and no claim forms
- Unlimited service calls
- All hours/days access to customer service
- Generous coverage limits

COVERS

Breakdown/malfunction of the following:

- Clothes Washer
- Clothes Dryer



ELECTRIC VEHICLE CHARGER PROTECTION PROGRAM

\$5.95 monthly

Electric Vehicle Chargers can represent substantial investments and the failure of a charger may leave a vehicle stuck at home unable to be driven. Repairs can be very expensive. This program offers financial protection and freedom from worry concerning damage to an electric vehicle charger.

FEATURES

- No pre-inspection required
- One (1) year warranty on all covered repairs or replacements
- Low monthly price • Unlimited service calls
- All hours/days access to customer service
- Generous coverage limits • No restrictions on make or model
- Includes accidental damage and manufacturer defects

COVERS

Repair or replacement of electric vehicle chargers at the member's residence and owned by the customer at that address.

Protection Programs



GAS LINE PROTECTION PROGRAM

\$4.95 monthly

There can be hundreds of feet of natural gas lines running inside a home. Over time, normal wear and tear may cause leaks to these lines — creating a potentially dangerous situation. In addition, leaking gas lines could mean service interruption to homeowners with no way to heat, cook meals, or perform basic household tasks. The Gas Line Protection Program offers homeowners protection from all covered repairs.

FEATURES

- Repairs made by independent, insured local contractors
- No pre-inspection required
- One (1) year warranty on all covered repairs
- Low monthly price
- No service fees, no deductibles and no claim forms
- Cost of permits (if applicable)
- Unlimited service calls
- All hours/days access to customer service
- Generous coverage limits

COVERS

- Replacement of a natural gas flexible connector and shut off valve
- Repair natural gas piping
- Repair pipes and connectors leading to heating system
- Repair corrugated stainless steel tubing
- Covers both natural gas and propane lines

Repair and Replacement Programs



WATER HEATER REPAIR AND REPLACEMENT PROGRAM

\$9.95 monthly

The home's water heater is an essential part of ensuring that a family can perform everyday tasks such as showering, washing hands and doing laundry.

FEATURES

- Repairs made by independent, insured local contractors
- No pre-inspection required
- One (1) year warranty on all covered repairs
- Low monthly price
- No service fees, no deductibles and no claim forms
- Cost of permits (if applicable)
- Unlimited service calls
- All hours/days access to customer service
- Generous coverage limits

COVERS

Repairs to a home's water heater unit (gas, electric). The program covers all components and parts including circulating pump and relief valve. If repair can not be made, a replacement may be available within the generous coverage limit.

Maintenance Programs



HEATING MAINTENANCE PROGRAM

\$9.95 monthly

Offers one yearly visit to inspect, clean and lubricate key components.

FEATURES

- Inspection by independent insured local contractor
- No pre-inspection required
- No service fees, deductible or claim forms
- Low monthly price

COVERS

Maintenance to the principal central heating system of the home, powered by either a gas, electric or propane furnace or boiler.



AIR CONDITIONING MAINTENANCE PROGRAM

\$9.95 monthly

Offers one yearly visit to inspect, clean and lubricate key components.

FEATURES

- Inspection by independent insured local contractor
- No pre-inspection required
- No service fees, deductible or claim forms
- Low monthly price

COVERS

Maintenance to the principal central air conditioning system of the home.

Program Bundles



OUTSIDE WATER AND SEWER LINE PROTECTION

\$12.95 monthly



TOTAL LINE COVERAGE

\$24.95 monthly

Outside water line/outside sewer line/electric line/gas line.



HEATING/AIR CONDITIONING REPAIR

\$18.95-\$34.95* monthly

*Higher price point correlates to a higher coverage amount.