



ELECTRIC LINE PROTECTION PROGRAM

Plan Highlights

Q: Who is eligible?

A: Current active co-op members who own their home and are solely responsible for their electric line systems. No pre-inspection is required.

Q: What are the benefits?

A: Unlimited calls within the annual benefit up to \$10,000. Coverage starts 30 days after the enrollment is processed. No service fees, deductibles or claim forms.

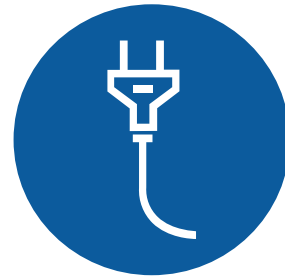
Q: What is covered?

A: Repairs caused by normal wear and tear to the 110v wiring and conduits from the point the supply connects to the co-op supply line outside, through the walls, including your meter box, fuse box/circuit breaker panel, to and including standard wall light switches, outlets and receptacles.

Q: What are the exclusions?

- Electric supplies over 400 amps
- Commercial, mixed use, or any electric lines whose ownership is in doubt
- Fixtures and appliances
- Non-Co-op/home-generation or home-storage connections
- Non-copper wiring
- Security systems
- Moving furniture or other objects to get to the repair site
- Any wiring or other electrical items located above 12 feet above ground level outside the perimeter of the principal dwelling and garage
- Low-voltage or Solar systems
- Data or audio cables
- Internet-enabled or 'smart' functions
- Incidental or consequential damages
- Bringing up to code, upgrading or problems that existed at the time the member first enrolled
- The meter is presumed Co-op property and the member will be directed to call the Co-op if it fails

ELECTRIC LINE PROTECTION



Plan Highlights

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SURGE PROTECTION PROGRAM

Plan Highlights

Q: Who is eligible?

A: Current active co-op members who are solely responsible for their electric line systems and appliances. No pre-inspection is required.

Q: What are the benefits?

A: Repair or replacements of electrical items valued at over \$100 damaged by a surge event, within the annual benefit up to \$2,000 or \$5,000 depending on coverage selected. Coverage starts 30 days after the enrollment is processed. No service fees or deductibles.

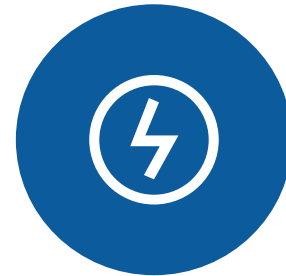
Q: What is covered?

A: Repair or replacement like-for-like of electrical appliances and electronic items inside the home, upon certification by a qualified repair technician on the proscribed claim form that damage is due to a surge event. Reimbursement of technician invoices is also covered within the coverage limit if certified that damage was due to a surge event.

Q: What are the exclusions?

- Electric wiring, fuse boxes or other items for which the Electric Line Protection coverage is available
- Items not properly certified that loss was due to a surge event
- Items damaged outside the home such as AC systems, pools dog fences, surveillance equipment
- Restoration of data, software or programming
- Electric vehicles and their connections
- Items of less than \$100 value.
- Incidental or consequential damages beyond the benefits specified
- Bringing up to code, upgrading, or problems that existed at the time the member first enrolled

SURGE PROTECTION



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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

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HEATING PROTECTION



Plan Highlights

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AIR CONDITIONING 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 cooling 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 cooling system of the home (including one with a heat function). If the cooling 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?

- Coolant replenishment in excess of 2 pounds or \$100 value
- Commercial systems • Gas-powered systems
- Geothermal/indirect coil systems
- Water or electric lines to/from central cooling system, including condensate pumps and related components
- Distribution systems such as air ducts, filters, air handlers or diverters, registers, pipes or radiators
- Portable units, swamp coolers, dehumidifiers or humidifiers
- Individual window, wall or rooftop units
- 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)
- Cooling 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

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AIR CONDITIONING PROTECTION



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OUTSIDE WATER LINE 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's external water line. No pre-inspection is required.

Q: What are the benefits?

A: Annual benefit of \$5,000 for water line repair, plus \$5,000 for permits, street cutting and site restoration. Coverage starts 30 days after the enrollment is processed. No service fees, deductibles or claim forms.

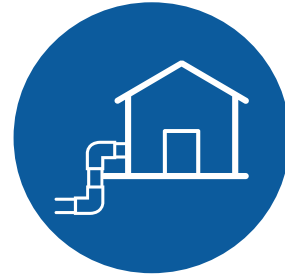
Q: What is covered?

A: Repairs to leaks or breaks in the private home water service line caused by normal wear and tear from the point it crosses the property boundary, or connects to the well, to the point it enters the home.

Q: What are the exclusions?

- Commercial or multi-property lines
- Meters and meter vaults
- Water pipes inside the home
- Water lines not wholly owned by the homeowner
- Replacing trees or shrubs
- Pumps
- Tanks
- Any line that has not developed a leak, including clogged or frozen lines
- Wells
- Water lines to external fixtures such as sprinklers, pools etc.
- Water lines not in compliance with code or law
- Removal of objects to access the leak site
- Incidental or consequential damages
- Bringing up to code, upgrading or problems that existed at the time the member first enrolled

OUTSIDE WATER LINE PROTECTION



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OUTSIDE SEWER LINE 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's external sewer line. No pre-inspection is required.

Q: What are the benefits?

A: Annual benefit of \$5,000 for sewer line repair, plus \$5,000 for permits, street cutting and site restoration. Coverage starts 30 days after the enrollment is processed. No service fees, deductibles or claim forms.

Q: What is covered?

A: Repairs to clogs or blockages in the private home sewer service line caused by normal wear and tear from the point it leaves the home to the point it crosses the property boundary or connects to the septic tank.

Q: What are the exclusions?

- Commercial or multi-property lines
- Sewer or drainage pipes inside the home
- Sewer lines not wholly owned by the homeowner
- Replacing trees or shrubs
- Pumps
- Tanks
- Septic tanks and leach fields
- Sewer lines not in compliance with code or law
- Gutter or stormwater drainage lines
- Removal of objects to access the leak or clog site
- Incidental or consequential damages, including backup flooding in the home
- Bringing up to code, upgrading or problems that existed at the time the member first enrolled

OUTSIDE SEWER LINE PROTECTION



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INTERIOR PLUMBING LEAK PROTECTION

Plan Highlights

Q: Who is eligible?

A: Current active co-op members who own their home and are solely responsible for their home's internal water plumbing. No pre-inspection is required.

Q: What are the benefits?

A: Annual benefit of \$2,000 for plumbing repairs. Coverage starts 30 days after the enrollment is processed. No service fees, deductibles or claim forms.

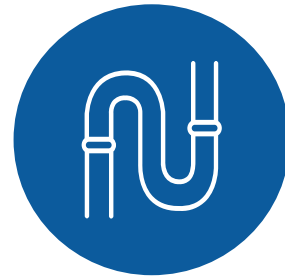
Q: What is covered?

A: Repairs to leaks or breaks to water plumbing in the private home caused by normal wear and tear from the point it enters the home to the shut-off valves, and drain lines from the fixtures to the point of exiting the wall of the private home.

Q: What are the exclusions?

- Commercial or multi-property lines
- Meters and meter vaults
- Plumbing outside the home
- Plumbing not used to carry water
- Plumbing not wholly owned by the homeowner
- Pumps
- Tanks
- Water heaters
- Radon units, softeners or other water treatment systems
- Radiators/heating systems
- Any line that has not developed a leak, including clogged or frozen lines
- Fixtures, appliances and pipes from shut-off valves to those items
- Plumbing not in compliance with code or law
- Removal of objects to access the leak site
- Incidental or consequential damages
- Bringing up to code, upgrading or problems that existed at the time the member first enrolled

INTERIOR PLUMBING LEAK PROTECTION



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KITCHEN APPLIANCE 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's kitchen appliances. No pre-inspection is required.

Q: What are the benefits?

A: Annual benefit of \$5,000 with a per-appliance (<10 years old) benefit of \$800 and (>10 years old) benefit of \$500. If a unit cannot be repaired it will be replaced, at our discretion, within the benefit limit. Coverage starts 30 days after the enrollment is processed. No service fees or deductibles.

Q: What is covered?

A: Repairs to functional non-cosmetic components of Range, Oven, Cooktop, Refrigerator, Garbage Disposal, Kitchen Exhaust Fan, Built-In Microwave and Dishwasher installed in the home.

Q: What are the exclusions?

- Commercial/industrial appliances
- Appliances not in the residential home
- Appliances not properly installed and maintained
- Clocks
- Racks, meat probe assemblies and rotisseries
- Handles, knobs and dials
- Food spoilage
- Rooftop exhaust units
- Filters
- Dish baskets and rollers
- Garbage disposal jams caused by bones and/or non-food items
- Cosmetic issues such as scratches, dents, chipping, breakage or other damage to external surfaces
- Microwave oven interior lining
- Microwave oven door glass
- Removal of objects to access the repair site
- Incidental or consequential damages
- Bringing up to code, upgrading or problems that existed at the time the member first enrolled

KITCHEN APPLIANCE PROTECTION



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ELECTRIC VEHICLE CHARGER PROTECTION PROGRAM

Plan Highlights

Q: Who is eligible?

A: Current active co-op members who are solely responsible for their electric line systems and appliances. No pre-inspection is required.

Q: What are the benefits?

A: Repair or replacements of Level 2 electric vehicle chargers, within the annual benefit up to \$2,500. Coverage starts 30 days after the enrollment is processed.

Q: What is covered?

A: Repair or replacement like-for-like of electrical vehicle chargers at the home. Reimbursement of technician invoices is also covered within the coverage limit. Benefit is inclusive of manufacturer defects and accidental damage.

Q: What are the exclusions?

- Electric wiring other than the point of connection to the charger, fuse boxes or other items for which the Electric Line Protection coverage is available
- Items not owned by the homeowner
- Items other than Level 2 electric vehicle chargers
- Items damaged outside the home
- Items lost or stolen
- Electric vehicles or components thereof
- Chargers used to charge items other than electric vehicles, or not in accordance with the vehicle manual
- Incidental or consequential damages beyond the benefits specified
- Bringing up to code, upgrading, or problems that existed at the time the member first enrolled

ELECTRIC VEHICLE CHARGER PROTECTION



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LAUNDRY APPLIANCE 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's laundry appliances. No pre-inspection is required.

Q: What are the benefits?

A: Annual benefit of \$5,000 with a per-appliance (<10 years old) benefit of \$800 and (>10 years old) benefit of \$500. If a unit cannot be repaired it will be replaced, at our discretion, within the benefit limit. Coverage starts 30 days after the enrollment is processed. No service fees or deductibles.

Q: What is covered?

A: Repairs to functional non-cosmetic components of the Clothes Washer and the Clothes Dryer installed in the home.

Q: What are the exclusions?

- Commercial/industrial appliances
- Appliances not in the residential home
- Appliances not properly installed and maintained
- Soap dispensers
- Handles, knobs and dials
- Removable mini-tubs or buckets
- Clothing damage
- Drawers
- Filters, filter screens and lint screens
- Water flow restriction due to mineral deposits
- Dryer cabinet fragrance/humidity center
- Cosmetic issues such as scratches, dents, chipping, breakage or other damage to external surfaces
- Removal of objects to access the repair site
- Incidental or consequential damages
- Bringing up to code, upgrading or problems that existed at the time the member first enrolled

LAUNDRY APPLIANCE PROTECTION



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HEATING MAINTENANCE 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: One yearly maintenance visit, including inspection, cleaning and lubrication of key components, and replacement of worn-out consumable items such as belts, gaskets, washers etc. No service fees, deductibles or claim forms. THIS IS NOT A REPAIR PRODUCT.

Q: What is covered?

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

Q: What are the exclusions?

- Repairs to failed or non-operational components within the system
- 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 units, window or rooftop units or 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 (such as 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

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HEATING MAINTENANCE PROGRAM



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INTERIOR PLUMBING LEAK & CLOG PROTECTION

Plan Highlights

Q: Who is eligible?

A: Current active co-op members who own their home and are solely responsible for their home's internal water plumbing. No pre-inspection is required.

Q: What are the benefits?

A: Annual benefit of \$2,000 for plumbing repairs. Coverage starts 30 days after the enrollment is processed. No service fees, deductibles or claim forms.

Q: What is covered?

A: Repairs to leaks, breaks, clogs and blockages to water plumbing in the private home caused by normal wear and tear from the point it enters the home to the shut-off valves, and drain lines from the fixtures to the point of exiting the wall of the private home.

Q: What are the exclusions?

- Commercial or multi-property lines
- Meters and meter vaults
- Plumbing outside the home
- Plumbing not used to carry water
- Plumbing not wholly owned by the homeowner
- Pumps
- Tanks
- Water heaters
- Radon units, softeners or other water treatment systems
- Radiators/heating systems
- Thawing of frozen pipes
- Fixtures, appliances and pipes from shut-off valves to those items
- Plumbing not in compliance with code or law
- Removal of objects to access the leak or clog site
- Incidental or consequential damages, including backup flooding in the home
- Bringing up to code, upgrading or problems that existed at the time the member first enrolled

INTERIOR PLUMBING LEAK & CLOG PROTECTION



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AIR CONDITIONING MAINTENANCE 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 air conditioning system. No pre-inspection is required.

Q: What are the benefits?

A: One yearly maintenance visit, including inspection, cleaning and lubrication of key components, and replacement of worn-out consumable items such as belts, gaskets, washers etc. No service fees, deductibles or claim forms. THIS IS NOT A REPAIR PRODUCT.

Q: What is covered?

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

Q: What are the exclusions?

- Repairs to failed or non-operational components within the system
- Coolant replenishment in excess of 2 pounds or \$100 value
- Commercial systems • Gas-powered systems
- Geothermal systems/heat pumps
- Water or electric lines to/from the central cooling system, including condensate pumps and related components
- Distribution systems such as air ducts, filters, air handlers or diverters, registers, pipes or radiators
- Portable units, swamp coolers, dehumidifiers or humidifiers
- Window, wall or rooftop units
- Chimneys, flues or vents
- Cosmetic coverings including doors, panels, trim, flushing, insulation or baseboard casings
- Electronics, internet-enabled or 'smart' components or functions (such as zone controllers)
- Cooling 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

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AIR CONDITIONING MAINTENANCE PROGRAM



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GAS LINE PROTECTION PROGRAM

Plan Highlights

Q: Who is eligible?

A: Current active co-op members who own their home and are solely responsible for their exposed natural gas or propane line systems. No pre-inspection is required.

Q: What are the benefits?

A: Unlimited calls within the annual benefit up to \$3,500. Coverage starts as soon as 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 gas pipe and conduits from the point the supply connects to the co-op meter or propane tank outside, through the walls including any connectors, to the point of connection to gas-powered fixtures or appliances and any brass connectors leaking or not.

Q: What are the exclusions?

- Gas lines not carrying natural gas or propane
- Commercial, mixed use, or any gas lines whose ownership is in doubt
- Fixtures and appliances
- Non-Co-op/home-generation systems and their connections
- Storage tanks
- Moving furniture or other objects to get to the repair site
- Pipes bigger than 1.25"
- Pipe that is not to code for use as a gas line
- Incidental or consequential damages
- Bringing up to code, upgrading, or problems that existed at the time the member first enrolled
- The meter is presumed Co-op property and the member will be directed to call the Co-op if it fails

GAS LINE PROTECTION



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WATER HEATER REPAIR AND REPLACEMENT PROGRAM

Plan Highlights

Q: Who is eligible?

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

Q: What are the benefits?

A: Unlimited calls within an annual benefit of \$1,000. Coverage starts 30 days after your enrolment is processed. No service fees, deductibles or claim forms.

Q: What is covered?

A: Repairs caused by normal wear and tear to the water heater. If the water heater cannot be repaired customer will receive a reimbursement towards replacement if the customer opts not to use a provider in network with one of the same capacity and fuel type, within the available annual benefits.

Q: What are the exclusions?

- Water, electric, oil or gas/propane lines to or from the heater as well as flues and vents
- Portable heaters or hot water dispensers
- Heaters of less than 30 gallons tank capacity
- Commercial units or heaters of more than 75 gallons tank capacity
- Tankless, oil-fired or indirect coil systems
- Expansion tanks, anode rods and dip tubes
- Water Heaters that are not designed for outdoor use
- Incidental or consequential damages (including flooding caused by failure of the heater)
- Bringing up to code, upgrading, or problems that existed at the time the member first enrolled
- Damage due to Surge as this is covered under the Surge plan

WATER HEATER REPAIR AND REPLACEMENT



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