

IMPORTANT INFORMATION REGARDING YOUR WATER SERVICE LINE

[Redacted address]

Please respond by
March 26, 2013

Important Information for [Redacted]

- ✓ Our records indicate that your property is not covered by Water Line Insurance Protection from Home Emergency Insurance Solutions
- ✓ As a homeowner, you are responsible for the maintenance and repair of the exterior water service line from your service connection or well casing to the foundation of your home
- ✓ Exterior water service line problems can be complicated and expensive to fix
- ✓ Contractors' service call fees and repair bills for water service line emergencies are not typically covered by basic homeowners insurance policies

Coverage Details for [Redacted]

1. UP TO \$12,000 IN ANNUAL COVERAGE - No bills to pay for covered repairs, \$3,000 per call, four calls per year
2. 24-HOUR EMERGENCY REPAIR HOTLINE - Available 365 days a year, ready to respond to your call
3. NO DEDUCTIBLES OR SERVICE/TRIP CHARGES FOR COVERED REPAIRS
4. QUALITY WORK - All contractors are local, licensed and insured
5. PRIORITY REPAIR STATUS - This *optional* coverage provides timely repairs to resolve your emergency
6. ALL REPAIRS ARE GUARANTEED FOR ONE YEAR

To accept coverage call [Redacted] or go online to [Redacted]
Available Mon-Fri 9am - 8 pm EST

[Redacted] is an independent company separate from your local utility or community, and offers and administers this optional insurance as an authorized representative for [Redacted] the insurance policy underwriter. All services are performed by a licensed and insured independent contractor.

Please Complete and Return by March 26, 2013

Step 1: Choose your method of premium payment

- Credit/Debit Card Option: VISA MASTERCARD AMEX DISCOVER
- Card Number: [Redacted] Exp. Date: [Redacted]
- E-Z Pay Checking Option: I have enclosed a check for my first payment and understand that all future payments will be charged to this account. (See Q&As for details)
- Check or Money Order: I have enclosed my check or money order for my annual payment of \$59.40. PLEASE MAKE PAYABLE TO [Redacted]

Please make any corrections to your name or address below.

[Redacted contact information]

Step 2: Credit/Debit card or E-Z Pay frequency

- \$4.95 per month \$14.85 per quarter \$59.40 per year

I authorize [Redacted] to charge my account for Water Line Insurance Protection at the frequency specified above and my financial institution to debit these premium payments from the account provided. I confirm that I have read the information in this package and meet the eligibility requirements for this optional coverage and, in particular, I do not live in a mobile home or a multi-unit dwelling such as a condominium. If I have chosen credit/debit card or E-Z Pay, this authorization is to remain in effect and my coverage will automatically be renewed at the then-current rate unless I cancel by calling [Redacted]

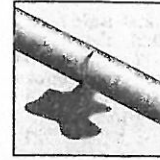
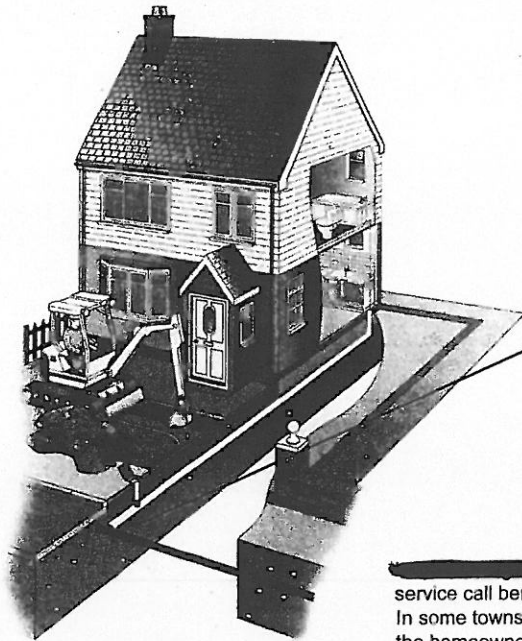
This insurance policy is underwritten by [Redacted] and is administered by Virginia License [Redacted]

Phone #: _____
E-mail: _____

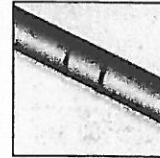
Signature (required)
[Redacted signature]

What would you do in a water service line emergency?

The illustration shows where things can go wrong with your exterior water service line—and how much a licensed and insured contractor would typically charge customers who don't have coverage. How would you manage if it happened to you? With Water Line Insurance Protection, it's not something you have to worry about.



Locate, excavate and repair leak **\$464**
Plan Members: NO CHARGE!†



Replace water service line **\$2,449**
Plan Members: NO CHARGE!†

□ Homeowner's responsibility – white section of water service line

■ Water company's responsibility – grey section of water service line

_____ national average repair costs as of 5/12. No charge for covered repairs up to your service call benefit. In some towns, the service line beyond the property boundary to the main connection may be an additional responsibility of the homeowner, but is not included in this coverage.

Questions & Answers

Q. What am I responsible for?

A. As a homeowner, you are responsible for the exterior water service line on your property, from the water company's connection to the point of entry into your home.

Q. Does my homeowners insurance or local utility company cover this?

A. Most basic homeowners insurance policies and local utility companies do not cover repair or replacement of the water service line. If you find you have similar coverage, or your local utility provides coverage you can contact _____ to receive a refund of your premium, less any claims paid.

Q. What is included in this policy?

A. You will be covered up to \$3,000 per service call, up to \$12,000 per year, for the covered cost of repairing or replacing the broken or leaking exterior water service line from the property boundary or well casing to the foundation wall. This includes all service call charges, labor and materials for covered repairs, so you'll have no bill to pay within the coverage limits.

Q. Who is eligible to join?

A. A single-family residential homeowner can join. Mobile homes, recreational vehicles, multi-unit dwellings and properties used for commercial purposes are not eligible for coverage. The size of your exterior water service line may be no larger than 2 inches in diameter and no longer than 200 feet in length.

Q. When can I make a service call?

A. Plan participation starts the day your application is processed and lasts for one year. Plan participation is automatically renewed thereafter for credit/debit card and E-Z Pay customers and will remain in effect unless you call to discontinue coverage. There is an initial 30-day waiting period to make a claim, giving you 11 months of coverage during the first year of coverage. This prevents service calls on pre-existing conditions and helps keep the coverage affordable.

Q. What quality of repair can I expect?

A. A local, licensed and insured contractor will be responsible for handling your covered emergency. Repairs are guaranteed against defects in materials and workmanship for one year.

Q. What is E-Z Pay?

A. E-Z Pay is a paperless and stress-free way to pay for your policy. Premium payments are automatically debited from the bank/checking account of your choice as your payment becomes due, at no additional cost. Your policy will be automatically renewed so there's no risk of it expiring and losing your benefits. Your authorization remains in effect until you call to discontinue coverage.

Q. Who is _____?

A. _____ is an independent company providing home repair services and protection solutions to homeowners across the U.S.

Important Coverage Details: There is a 30-day waiting period, giving you 11 months of coverage in year one. Coverage is for the repair of an emergency breakdown of the exterior water service line on your property, from the foundation to either the property line or well casing, caused by normal wear and tear, not due to accident or negligence. Eligible properties include single-family residential homes with water service lines up to 200 feet long and 2 inches in diameter. Coverage may be cancelled within 30 days of the effective date for a full refund; all other cancellations will result in a pro-rata refund less any claims paid. To see full Terms and Conditions with complete coverage and exclusion details prior to enrolling call _____

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.