



## Protection for your Valuable Investments

Every year there are more than 20 million lightning strikes, but it only takes one to cause a damaging electrical surge in your home. And lightning strikes aren't even the most common cause of electrical surges. But for as low as \$3.95/month, your appliances will be covered in the case of an electrical surge. It's a small price to pay for peace of mind.

## Convenient and Reliable Service

Making a claim with Surge HELP® is hassle-free. Our toll-free claims number can be called 24-hours a day, seven days a week. The plan will even pay up to \$125 in diagnostic/service fees for a valid claim.

## TAKE ACTION TODAY

Visit: [www.SurgeHelpPlan.com](http://www.SurgeHelpPlan.com)

Call: 1-833-521-4823

## EASY WAYS TO ENROLL

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**Important Coverage Information:** Eligibility: An owner or renter of a residential single structure, or a unit within a structure, that is not intended to be moved may be eligible for coverage. If you own a multi-family home or multiple housing units, you must provide the specific mailing address for each service agreement you purchase. You are not eligible if your property is used for commercial purposes; you know of any current problems with your electrical products before enrollment; your electrical products are entirely shared with a 3rd party or covered by a homeowners' association or the like; or are not installed according to manufacturer specifications. In IA, properties with more than 4 dwelling units are not eligible. Benefit Details: Coverage provides reimbursement, up to the benefit amount, to repair or replace the following electrical products that fail due to an electrical surge (a sudden and non-continuous increase or burst of electricity, caused by natural or man-made events including lightning strikes and power returns after an outage), for which you have sole responsibility: appliances, electronics and electrical devices including, refrigerators, clothes washers, clothes dryers, dishwashers, blenders, mixers, toasters, microwaves, televisions, window air conditioning units, thermostats, lamps, computers, DVD/Blu-ray players, game consoles, printers, scanners, handheld devices such as tablets, pool pumps, heating and air conditioning systems, electric gates, garage door openers, electrical vehicle chargers, well pumps, and water heaters. Reimbursement up to \$125 for standard service call and/or diagnostic fees for a covered repair or replacement is available. Not covered: Sump pumps, medical equipment; battery-powered products that cannot be plugged in; electric vehicles; items less than \$100; electrical products that cannot be replaced with like kind and quality (e.g. antiques); and expenses recoverable under any product or home warranty. Additional exclusions apply. Disputes resolved by arbitration, without class action or jury trial, unless otherwise stated in your full Terms and Conditions. Arranging for Repair/Reimbursement: Your plan starts the day your enrollment is processed. There is an initial 30-day waiting period before you can request reimbursement, providing 11 months of coverage during the first year. You are responsible to arrange and pay for the service technician for your covered repair. You must call HomeServe within 30 days of an electrical surge event to start a claim. Upon renewal/reactivation (if applicable), there is no waiting period. Cancellation: Cancel any time by calling HomeServe at 1-833-521-4823. If you cancel within 30 days of your start date, you will get a full refund (less claims paid, where applicable). Cancellations after the first 30 days will result in a pro-rata refund (less claims paid, where applicable). Renewal: The plan is annual. Unless you cancel, your plan automatically renews annually at the then-current renewal price with your same payment terms.

See full Terms and Conditions with complete coverage and exclusion details before enrolling by calling 1-833-521-4823 or going to [www.SurgeHelpPlan.com](http://www.SurgeHelpPlan.com). HomeServe is an independent company, separate from First Electric Cooperative. If you prefer not to receive HomeServe solicitations, please call 1-833-521-4823.

HomeServe USA Repair Management Corp. ("HomeServe"), with corporate offices located at 601 Merritt 7, 6th Floor, Norwalk, CT 06851, is an independent company separate from First Electric Cooperative and offers this optional service plan as an authorized representative of the service contract provider, North American Warranty, Inc., 175 West Jackson Blvd., Chicago, IL 60604.



## FINANCIAL PROTECTION from Surge Damage for your Home's Electronics

*This program is offered to  
First Electric Cooperative members  
by HomeServe.*



## QUESTIONS & ANSWERS

### Q: Can't I just buy surge protectors?

**A:** High-quality surge protectors are a good idea. Today's average home has 25 appliances or electronic devices. Protecting them all from every source of electrical surge can be expensive. Surge HELP® covers them for a low, monthly cost.

### Q: What is an electrical surge?

**A:** Also known as "transient overvoltage," an electrical surge is a short-term burst of excessive, unwanted energy on a circuit. If not suppressed, it can accelerate wear and tear of, or even destroy, attached electrical equipment.

### Q: What causes electrical surges?

**A:** The most well-known cause is a lightning strike, but more common causes include faulty wiring, downed power lines, and even simply turning on an electric appliance!

### Q: How do I know if my damage is covered?

**A:** As long as the claim is started on time and accompanied by the proper documentation, you will receive payment. The Terms & Conditions describe the complete claims process.

### Q: How do you determine replacement cost for items that cannot be repaired?

**A:** It is up to the benefit amount and based on the typical purchase price of the most similar product available on the market today, taking into consideration the make, model and features of the item being replaced.



## COVERAGE LEVELS

\$3.95/month	up to \$1,000/year in protection
\$5.95/month	up to \$2,000/year in protection
\$7.95/month	up to \$3,000/year in protection
\$9.95/month	up to \$4,000/year in protection
\$11.95/month	up to \$5,000/year in protection

## SURGE HELP® Benefits

- Protection for your electronics and appliances from an electric surge for as little as \$3.95/month.
- If your damaged equipment can't be repaired, you will be reimbursed for replacement up to the annual benefit amount.
- No equipment or installation required.

## Simple Claims Process

1. Call HomeServe at 1-833-521-4823 within 30 days of an electrical surge event to start a claim and provide details of the surge.
2. Arrange and pay for a repair technician for your covered repair.
3. You will be reimbursed up to the benefit amount for the repair or replacement of your equipment.

## HOW EXPOSED IS YOUR HOME TO ELECTRICAL SURGES?

### At-Risk Electrical Products



Take Action Today >

Visit: [www.SurgeHelpPlan.com](http://www.SurgeHelpPlan.com) | Call: 1-833-521-4823