

April 3, 2025

Ms. Lisa Felice
Executive Secretary
Michigan Public Service Commission
7109 West Saginaw Highway
P.O. Box 30221
Lansing, MI 48909

RE: Case No. U-20674 - In the matter, on the Commission's own motion, regarding the regulatory filings, determinations, and/or approvals necessary for Consumers Energy Company to fully comply with the Code of Conduct, Mich Admin Code, R 460.10101 et seq.

Dear Ms. Felice:

This is the formal notification of the Consumers Energy's intention to offer a new Value-Added Program/Service, through a third party, as required by MCL 460.10ee, and the Michigan Public Service Commission's Code of Conduct Rule 10, Mich Admin Rule 460.10110. Included please find the following documentation:

- Attachment 1 – A description of the Complete Electronics Protection Program
- Attachment 2 – Terms and Conditions
- Attachment 3 - Complete Electronics Protection Program Business Plan
- Attachment 4 – Description of Cost Allocation

This product will be implemented and operated by a third party. Books and records for this product will be held by the third party. The third party will maintain separate books and records for this service and will maintain the financial statements for the product.

This is a paperless filing and is therefore being filed only in a PDF format.

Sincerely,

Anne M. Uitvlugt

Complete Electronics Protection Program

Complete Electronics Protection Plan offers protection to electronics appliances - computers, gaming systems, home office equipment, mobile phones, smart home products, TVs, and wearable fitness trackers. American Water Resources (AWR) will pay up to \$5,000 for the repair or replacement of the product for any single claim and up to \$10,000 per annum.

A call center will be available 24/7/365 to receive repair requests.

Payment Methods

Customers will be able to pay monthly or annually for this program.

Customers will be able to add program charges to their Consumers Energy utility bill or pay separately from their utility bill (credit/debit card, ACH).

What's Covered

- Smartphones
- Baby Monitors
- Camera
- Headphones & Bluetooth speakers
- Laptops, desktops & tablets
- Routers
- Printers
- External hard drives
- Wearable Technology
- Cameras

Product Specifics

- Protection begins 30 days after enrollment.

- American Water Resources (AWR) will charge a \$49 service fee for non-smart phone related claims.
- For smart phones between \$0-\$749.99, the customer will be charged \$89 service fee and for smart phones over \$750, the customer will be charged a \$125 service fee at time of claim.

Plan Variations

- Electronics Protection
- Preferred Electronics Protection
- Complete Electronics Protection
- Combination plans with other coverages offered through American Water Resources

This program will be administered by Oncourse Home Solutions, a d/b/a of American Water Resources, LLC.

Residential Customer Agreement

This Residential Customer Agreement ("Agreement") between American Water Resources, LLC d/b/a Oncourse Home Solutions ("Company") and the person ("You") named in the welcome letter ("Letter") received upon enrollment in a protection plan(s) ("Plan(s)") offered by Company. This Agreement contains the terms and conditions for multiple Plans offered by the Company. **Please see Your Letter for a list of Your enrolled coverages.** Please review the general sections that apply to all Plans, as well as sections that apply to the specific Plan You are enrolled in, to ensure that You understand each provision. **Only the general sections and the sections specific to Your coverage(s) apply.**

THIS AGREEMENT MAY AFFECT YOUR RIGHTS. PLEASE REVIEW IT CAREFULLY. In particular, please review the arbitration agreement set forth in Section 16 below. **It requires You to resolve any disputes with the Company regarding Your Plan(s) through individual arbitration or small claims court.** You will not be allowed to resolve any disputes with the Company about Your Plan(s) through a jury trial or a class action.

Company and the Plans are not regulated by the Michigan Public Service Commission. Company's obligations under this Agreement are backed by the full faith and credit of American Water Resources, LLC d/b/a Oncourse Home Solutions.

1. Agreement Definitions

Throughout this document, when capitalized, certain words and phrases are defined as follows:

Agreement means this document and the Letter. It describes the terms, conditions, and exclusions (i.e., losses not covered under Your Plan) that apply.

Annual Limit(s) means the maximum amount of coverage per annual term as specified in Section 5, 6, and 7 below.

Authorized Service Providers means an authorized contractor from Company's network of independent service contractors.

Blockage or Clog means an obstruction in the Outside Sewer Line or interior Drainage System that makes the movement or flow of wastewater difficult or impossible. A Clog or Blockage is not merely the Outside Sewer Line or interior Drainage System in Your home running slowly, but rather must be significant enough to prevent wastewater from passing through the Outside Sewer Line.

Commencement Date means the commencement date listed on the Letter.

Company means American Water Resources, LLC d/b/a Oncourse Home Solutions, with offices at 1415 W. Diehl Road, Suite 270, Naperville, IL 60563.

Covered Product means the products that are included in the Plan(s) You have selected for coverage under this Agreement, as indicated under the Plan(s) Enrolled section of the Letter.

Customer, You and Your refers to the party listed on the Letter as the Agreement holder.

Deemed or Deem(s) means when Company or an Authorized Service Provider determines that the Covered Product is not repairable or that the cost of such repairs exceeds 75% of the value of the Covered Product and Company elects not to repair the Covered Product and instead to reimburse an amount up to the applicable Incident and Annual Limits.

Demand means specific relief sought as identified in the Notice of Dispute.

Drainage System of Drainage Line means Your permanent, inside drainage piping from a Fixture or appliance's connection to the drainage piping to the point when the Drainage System intersects with Your residence's foundation or slab. A Drainage System does not include any Fixtures or appliances, or any piping located in or under the home's foundation or slab.

Electrical Products means residential electronics, appliances, electrical systems, and other electrical devices whose replacement cost is greater than \$100.

Electrical Surge means a burst of excessive electricity on a circuit which can lead to the acceleration of the wear and tear on Electrical Products resulting in appliance, device or system failure and/or increased repairs and repair costs.

Exterior Electric Line means the overhead and underground lines from the connection with Your utility's electrical system to the exterior wall of Your home. It includes the following components: weather head, insulator, riser, meter base, meter boxes, service entrance conductors and permanent wiring to detached garages, sheds, outdoor fixtures, and pools. It does not include any components not specifically listed herein.

Fixtures means faucets and fixtures located inside of Your home, including kitchen faucets, bathroom faucets, shower and tub faucets, shower heads, tub and shower valves, tub diverters, angle stops, risers, and gate valves, toilet tanks, bowls and mechanisms, toilet wax ring seals, and bidets.

Incident Limit(s) means the maximum amount of coverage per service call as specified in Sections 5, 6, and 7 below.

Interior Electric Line means the electrical wiring from its point of entry into the main breaker panel or fuse box to the switches and/or outlets in each circuit of Your home. The Interior Electric Line includes: standard interior copper wiring, breaker panels/load centers, fuse boxes, fuses, circuit breakers, connectors, boxes, standard wall, outlets/receptacles (including Ground Fault Circuit Interrupters) and standard wall switches and dimmers.

Leak or Break means a leak, break, tear, or rupture of an interior Supply System, interior Drainage System, or Outside Water Line which occurs as a result of normal wear and tear or inherent defects in materials or craftsmanship.

Letter means the letter accompanying this Agreement that specifies Customer name, Service Address, plans enrolled, etc. The Letter contains important information, is an integral part of this Agreement, and is incorporated herein by reference.

Multi-Unit means a premise that has more than 1 service address within the perimeter of the home or building.

Notice Address means Legal Department, Oncourse Home Solutions, 1415 W. Diehl Road, Suite 270, Naperville, IL 60563

Notice of Dispute means a written notice sent to the Notice Address by certified mail that describes the nature and basis of the claim or dispute and specific relief sought by a party who intends to seek arbitration.

Outside Sewer Line means the portion of a lateral sewer service line owned by You, that collects and conveys Your home's wastewater from the point the line exits the home at the foundation to the point of connection with Your septic tank or sewer service provider. The sewer line must have an adequate, properly sized, clean out access point; no clean out will be installed by the Company. Your Outside Sewer Line does not include Your sewer main tap/saddle or Your septic tank or its components or attachments.

Outside Water Line means the portion of a lateral water service line owned by You, that runs from the point of connection with Your water service provider to the water meter or main shut-off valve inside Your home, whichever is closer to Your home's foundation wall. Your Outside Water Line does not include Your water main tap, water meter, water meter pit or water meter vault.

Plan(s) means the packages You have selected for coverage under this Agreement, as indicated under the Plan(s) Enrolled section of the Letter.

Repair Coverage means coverage for parts and labor costs to repair a Covered Product for a breakdown resulting from defects in workmanship, damage due to normal wear and tear or a mechanical or electrical failure of any Covered Product located inside the confines of the main foundation of the home or garage (except for as indicated in Section 5, 6, and 7), up to the Incident and/or Annual Limits identified in Section 5, 6, and 7 below for such Covered Product.

Replacement Coverage means coverage to replace a Covered Product with a new comparable unit in the event that the Covered Product is Deemed, as specified in Section 3 below.

Service Address means the service address identified on the Letter.

Supply System means Your permanent, inside water supply piping from the point the line exits the foundation/slab inside the home up to the shut-off valve at

each Fixture and appliance or, if no shut-off valve is present, to the Fixture or appliance supply line. A Supply System does not include any Fixtures or appliances or any piping located in or under the home's foundation or slab.

Unauthorized Servicers means contractors or service providers who are outside of Company's network of Authorized Service Providers.

2. Coverage

Your enrollment under this Agreement only covers the Covered Products at the Service Address as specified herein. Your provider is Company. **COMPANY RESERVES THE RIGHT TO MODIFY ANY TERMS IN THIS AGREEMENT, INCLUDING PRICE, WITH PRIOR NOTICE TO YOU; PROVIDED HOWEVER, THAT THIS AGREEMENT MAY BE ASSIGNED BY COMPANY WITHOUT PRIOR NOTICE TO YOU, AND SUCH ASSIGNMENT SHALL NOT CONSTITUTE A CHANGE IN THE TERMS OF THIS AGREEMENT.**

3. To Obtain Service on Covered Products

This Agreement covers all available Plans. **Some of the Plans described in this Agreement may not be available in all areas the Company serves.** This Section details the process to obtain service for a Covered Product as described in Section 5, 6, and 7 below. For details on the claims process for damage to an Electrical Product please see Section 6.

In order to be covered by a Plan, all equipment must: (a) be installed to meet local, state and federal codes; (b) satisfy manufacturer requirements for safe and proper operation; and (c) be in good working condition at the time of enrollment. Coverage is for residential equipment only. If this is a rental property, as a renter You have done Your due diligence to ensure You are authorized to make repairs to the rented property. By permitting the Customer to enroll in a Plan, the Company does not make any express or implied warranties concerning the Customer's existing equipment or conditions. The Company may refuse to provide service or deny enrollment under the Plan if eligibility requirements are not met. At its discretion, the Company also reserves the right to deny reinstatement in a Plan.

If the Service Address has more than one appliance of a particular type, (e.g., two refrigerators) and only one Plan covering that type of appliance, the Plan will only include Repair, Replacement and/or Maintenance Coverage to the first appliance that requires service, including any renewal terms, hereunder. Repair and/or Replacement Coverage limits shall be those limits in effect at the time You notify Company of a breakdown of the Covered Product.

You must call Company at the toll-free number listed on the Letter prior to having service and to request service. You must notify Company of a breakdown of a Covered Product as soon as the problem is discovered. Notice of any malfunction must be given to Company prior to the expiration of this Agreement. **All service must be authorized in advance. You must utilize an Authorized Service Provider. Company will not reimburse You for work done by Unauthorized Servicers or for services performed without Company's prior authorization.** Unauthorized repairs may void this Agreement. Company has the sole and absolute right to select the Authorized Service Provider to perform the service. Normal business hours for service are Monday through Friday, from 8 a.m. to 5 p.m. local time. Repairs may be performed outside of normal business hours and on holidays at Company's sole discretion, but such repairs will be charged at a higher labor rate, possibly exhausting Your Incident and/or Annual Limit sooner than repairs performed during normal business hours. The Customer is required to provide Authorized Service Providers with safe and reasonable access to all appliances, systems and lines (inside and/or outside). Service may be denied until safe and reasonable access is provided by Customer. Company will provide the Authorized Service Provider with Your name and telephone number and the Authorized Service Provider will contact You directly to set up an appointment to make a service call. Service will be provided at Your Service Address only, but a Covered Product or part thereof may need to be removed from the premises for repair or replacement. If removal is required, the expense of removal and reinstallation will be covered by this Agreement, subject to the applicable Incident and/or Annual Limits. **COMPATIBLE OR SUBSTITUTE MANUFACTURER'S PARTS MAY BE USED FOR REPAIR OF THE COVERED PRODUCT IF ORIGINAL PARTS ARE UNAVAILABLE OR MORE COSTLY.** In

situations where Company informs You that an Authorized Service Provider is not available, Company may authorize You to pay for repairs and receive a "Customer Reimbursement". This means You will pay for repairs and submit the invoice to Company for reimbursement and may be reimbursed the cost of Covered Repairs up to Your Plan Limits. Your Agreement must be active and You must be current on all payments in order to receive such Customer Reimbursement under the terms of this Agreement. **Customer Reimbursement is only available if Company has pre-authorized You to pay for repairs.**

If the Plan selected includes Replacement Coverage in Section 5 or 6 below, then Company has the sole right to determine, according to the terms of this Agreement, whether a Covered Product will be repaired or Deemed. In the event that Company or an Authorized Service Provider Deems a Covered Product irreparable this shall be noted on the work order from Company or the Authorized Service Provider, and You must replace such Covered Product with a new comparable unit based on operating features and submit Your proof of Your payment for the new covered product, invoice Deeming the Covered Product, along with **ALL** other required documentation, to Company within one (1) year of the date on which such Covered Product is Deemed for Company approval in order to receive Your reimbursement (up to applicable Incident and Annual Limits) under this Agreement. Such Incident and Annual Limits shall be those limits in effect at the time the Covered Product is Deemed and shall not include any installation, shipping, handling, or delivery costs. Your Agreement must be active and You must be current on all payments in order to receive reimbursement under the terms of this Agreement. Company may set-off against any reimbursement payable pursuant to this section any and all amounts due from You under this Agreement.

4. Term of Coverage

Except for Interior Gas Line Protection (Section 5.3) and the Appliance Maintenance Plan (Section 8), coverage under this Agreement begins thirty (30) days from the Commencement Date. For enrollment in Gas Line Plans in Section 5.15 and Maintenance Coverage in Section 8, Your coverage begins on the Commencement Date. **THIS AGREEMENT IS FOR A TERM OF 12 MONTHS AND WILL CONTINUE TO RENEW FOR LIKE TERMS UNLESS CANCELLED THIRTY (30) DAYS PRIOR TO THE END OF THE CURRENT AGREEMENT TERM OR THE COVERAGE IS CANCELLED AS DESCRIBED BELOW. IN THE EVENT THAT YOU DO NOT NOTIFY THE COMPANY OF YOUR INTENTION TO DISCONTINUE THIS AGREEMENT, YOU WILL BE AUTOMATICALLY RENEWED FOR ANOTHER TWELVE (12) MONTH TERM AT THEN-CURRENT RATES. YOU AGREE THAT ANY PROVISIONS REQUIRED BY LAW TO BE CONTAINED HEREIN FOR RENEWAL PURPOSES ARE DEEMED INCORPORATED HEREIN AND COMPANY AGREES TO PROVIDE A COPY OF ANY SUCH PROVISIONS ON REQUEST. EACH TWELVE (12) MONTH PERIOD WILL BE TREATED AS A SEPARATE AGREEMENT TERM.**

If performance of the Agreement is interrupted because of a strike or work stoppage at the Company's place of business, the effective period of the Agreement shall be extended for the period of the strike or work stoppage.

If You add a plan(s) to the Plans Enrolled section of Your Letter, the Term of Coverage for all Your Plans will restart for a new 12-month Term that encompasses all of Your Plans under a single Term.

5. Covered Products

This Agreement covers parts and labor costs resulting from defects in workmanship, damage due to normal wear and tear, or a mechanical or electrical failure of any Covered Product located inside the confines of the main foundation of the home or garage (except for as indicated below), up to the Incident and/or Annual Limits identified below for such Covered Product. The following items labeled "Included" are covered under this Agreement except; certain standard exclusions and limitations of liability apply to all Covered Products (see Section 13). Items labeled "Excluded" below are not covered under this Agreement. The Incident and Annual Limits for each Covered Product are noted below. **Please note: this Agreement covers only one of each Covered Product listed below (any additional units that You would like coverage for must be added separately to this Agreement at an additional cost).**

If You suspect there is a covered incident under Your Plan(s), You must contact Company via the toll-free customer service number provided to request service.

You will not, unless at Your own expense, engage a contractor or otherwise incur costs to repair a Covered Product.

It is Your responsibility to cooperate with us as necessary for Company to provide covered repair service under the terms of this Agreement including, without limitation, Your promptly providing such additional information or documentation as requested from You, or by providing necessary access to Your Property.

5.1 Appliance Service Plan (Base)

This program applies to certain residential grade appliances and equipment as specified in the Letter. Prices apply to single units per household: if You have multiple appliances of one type, each appliance must be covered. If You have heat pump or boiler coverage, You must also have furnace coverage. Appliances being mechanical in nature do wear out. We will determine the current market value of the appliance using a depreciation table (a copy of which will be provided upon request).

If the cost to repair is more than 1.5 times the current market value of the appliance, we reserve the right not to repair the appliance/equipment and recommend replacement at Your expense. This provision does not apply to Covered Repairs on heating/cooling equipment.

INCLUDED: Coverage includes service calls, labor and all parts not excluded on the items You have covered under Your Plan, as specified in the Letter, subject to the following limitations: Central Air Conditioner (up to 5 tons) – Refrigerant charging (once per year, limit up to 5 lbs, following Environmental Protection Agency regulations, visit epa.gov for details.); Gas Fireplace (Relay Controls must be accessible) – Furnace and Central Air Conditioner (wireless thermostats will be replaced with a similar wireless thermostat limited to \$500, such wireless thermostat shall be at the discretion of Company).

EXCLUDED: Tune-ups are not a covered service under a base service agreement. They must be pre-purchased by the customer, such as through the Appliance Maintenance Plan (see Section 8). However, Company reserves the right to schedule heating tune-ups/safety checks and central air conditioning tune-ups at Company's discretion as workload and weather conditions permit. The Agreement does not cover any labor, material and parts required as the result of: abuse, vandalism, fire, freezing, acts of God, energy or water supply outages, power surges, equipment operated on portable generators, flooding, water damage, pets/rodent damage or attempted repairs by persons other than an Authorized Service Provider or any other abnormal conditions. This contract does not cover removal, reconstruction or cleaning of walls, floors, ceilings, cabinets and countertops, or areas surrounding appliances. This contract does not cover electric heating systems, ventless heating equipment, supplemental space heaters, and portable Air Conditioner Units. The contract does not cover labor and materials for repair or replacement of these parts: **Heating/Cooling Equipment:** wood boilers, wood stoves, air filter, air cleaner, duct work, heat exchanger (the heat exchanger will be covered ONLY if the unit is under a manufacturer warranty), humidifier filters, service switch, vent damper, whole home zone systems, ductless split systems and humidifiers – **Fuel Oil/Natural Gas Boilers:** drain valve, leak repair of non-covered components, radiator, system antifreeze, radiator piping, sight glass – **Air Conditioner/Heat Pump:** sealed system compressors, condensers, drain pan, electric disconnects, evaporators, reversing valve – **Clothes Dryer:** drum, venting – **Range:** range hoods, range knobs – **Refrigerator/Stand-Alone Freezer:** audio and video components, evaporator coils, door liner, drain pan, compressors, condensers, refrigerant charging, shelves – **Water Heater:** anode rod, drain valve, water tank – **Clothes Washer:** combination tub and bearing assembly, inner and outer tub, transmission – **Dishwasher:** dish racks, door liner, dishwasher tub, water supply lines – **Microwave:** door glass, door frames, glass tray, filters, interior linings, meat probe assemblies – **Garbage Disposal:** Materials or parts will not be repaired or replaced. In the event that Your garbage disposal cannot be reset or unclogged, You will receive a check for \$125 – **Gas Fireplace:** fireplace doors, logs, heat exchangers, media glass, remote controls (operator or controller), remote shut-off valve, ventless gas log fireplace – **Miscellaneous:** appliance

cabinets, devices added to original equipment, light bulbs, doors, door glass, trim, hoses, house wiring, insulation, panels and missing parts, water filters, water valves, piping and fittings (water lines, fuel lines, combustion and exhaust venting), shelf and drawers, including mounting hardware. The contract does not cover labor and materials for general maintenance activities, including cleaning and sealed system leak repair. Appliance disconnection and installation are also not covered.

5.2 Appliance Service Plan (Gold)

The following Terms supplement the Appliance Service Plan (Base). Gold Plan coverage must be purchased for each Appliance Service Plan and any additional appliances that are currently covered under an existing Appliance Service Plan. If Company determines the cost of the repair for a covered appliance exceeds the value of the appliance, the appliance is not repairable, or that functional parts are no longer available, Company will provide a "cash allowance" as follows: **Fuel Oil & Natural Gas Boilers/Furnace/Central AC/Heat Pump:** \$750 – **Refrigerator:** \$650 – **Range:** \$375 – **Clothes Dryer:** \$325 – **Clothes Washer:** \$350 – **Dishwasher:** \$350 – **Gas Fireplace:** \$300 – **Water Heater:** \$350 – **Stand-Alone Freezer:** \$270 – **Microwave Oven:** \$150 – **Garbage Disposal:** \$150.

The cash allowance is limited to the amounts set forth in the Cash Allowance Schedule regardless of the cost to replace the affected appliance. Once a Cash Allowance has been paid on a covered appliance, the covered appliance will not be eligible for coverage under the Appliance Service Plan until a receipt showing purchase of a new appliance is provided to the Company.

All equipment covered by the Appliance Service Plan (Gold) must be in good operating condition, fully functional and free of pre-existing conditions at the time You enroll in the Plan to be eligible for the cash allowance.

Annual Limit: Up to \$3,500

INCLUDED: The following covered parts/equipment are a supplement to the inclusions of the Appliance Service Plan (Base): **Furnace or Fuel Oil/Natural Gas Boiler:** heat exchanger – **Air Conditioner/Heat Pump:** compressor and evaporator and condenser coil, leak investigation and leak repair of covered components; filter dryer, receiver and accumulator, muffler, reversing valve – **Water Heater:** tank – **Clothes Washer:** combination inner and outer tub bearing, inner and outer tub, transmission – **Dryers:** drum – **Range:** knobs – **Refrigerator/Freezer:** compressor, replaceable evaporators, water filter (1 per year) – **Miscellaneous:** light bulbs.

5.3 Interior Gas Line Protection

All gas piping must be readily accessible. In an instance where gas piping is not accessible, it is Your responsibility to remove any obstruction. Any damage caused, or costs incurred, to gain access to inaccessible exposed interior gas piping, including restoration costs, will be Your responsibility, including but not limited to restoring concrete, dry wall, paint and wallpaper. Prior to servicing any gas piping, Company reserves the right to inspect the gas piping and to restrict certain types of piping from eligibility due to unavailability of parts and/or inaccessible lines.

Incident Limit: Up to \$2,000 for Repair Coverage

INCLUDED: The service covers parts and labor costs for repairs of leaks to completely exposed interior gas pipes or connectors, resulting from defects in workmanship and/or materials or damage due to normal wear and tear.

EXCLUDED: Service to the natural gas meter, including connections, gas piping connected to built-in stoves or fireplaces, exterior and underground piping exiting outside of the location to gas lamps, grills, other appliances and structures not attached to the premises and receiving non-residential service, updating or moving non-leaking gas pipes to meet code, movement of the meter at the time of repair or replacement, unless required by local gas code or deemed necessary by an Authorized Service Provider, remodeling and cosmetic alterations, ordinance requirements or changes, repair or replacement of any copper gas piping or incorrectly sized gas piping, repair or replacement of any devices or equipment utilized to regulate gas pressure. All covered gas piping must be 1/2 to 1-1/4 inch pipe of a type certified by the American Gas Association, National Fuel Gas Code, or the National Fire

Protection Association. It must be installed to meet local, state and federal codes, and must satisfy both manufacturer and Company requirements for safe and proper installation and be in operating condition. Examples of gas piping which are not eligible for service include cast-iron pipe, plastic pipe used in other than underground installations, or no gas shutoff valve located within three feet from a gas appliance.

5.4 Water Line Protection

Incident Limit: Up to \$15,000 for Repair Coverage for parts and labor, and to refill, rake, and reseed as part of landscape restoration; up to an additional \$15,000 for material and labor for public street cutting and repair; and up to an additional \$1,500 reimbursement for reasonable hotel accommodations and \$500 for boarding of Your house pet per covered occurrence.

INCLUDED: The Plan covers repair or replacement costs relating to providing service to repair Leaks or Breaks to Your Outside Water Line caused by normal wear and tear. In the event that (i) a leaking or broken Outside Water Line is in need of repair, (ii) such repair is covered under the Plan and (iii) Company's Authorized Service Provider determines that the leaking or broken Outside Water Line is comprised of lead material, then We will replace the lead Outside Water Line. Company's obligation is limited to the cost of authorized repairs or replacement for any covered Outside Water Line up to a maximum limit of \$15,000 per occurrence. If a public sidewalk, public driveway, or public road is to be cut, excavated and repaired, this Agreement provides an additional limit of \$15,000 for a public sidewalk, public driveway or public road opening. Only expenses associated with cutting, excavation and otherwise repairing the affected portion of the public sidewalk, public road opening or public driveway are paid under this separate limit. The cost of permits, if any, for the services performed under this Agreement shall be applied to Your Agreement coverage limits.

EXCLUDED: Exclusions include, but are not limited to: Relocation of the meter at the time of the repair or replacement – Illegal or dual line connections – Any Clog or Blockage of Your Outside Water Line – Repairs of meter vaults – Pressure tank, pressure switch, storage tank, or any branch lines – Repairs to non-functional but non-leaking main shut-off valves – Movement of any working or non-leaking water lines, water meters or pipes – Removal of debris needed to access and repair Your Outside Water Line – Any system upgrades including but not limited to: installing meters, curb stop valves, expansion tanks and backflow devices – Updating non-leaking water lines or pipes to comply with code, law or ordinance requirements or changes thereto – Submersible pump – Electrical line that supplies power from the home to the submersible pump – Movement of buried wells to above ground – Damage to the Outside Water Line that is caused, directly or indirectly, by the Customer, a third party, or a natural disaster – Costs associated with opening and closing any portion of Your home's foundation or slab to access Your Outside Water Line – Well equipment or well-related components – Water systems for sprinklers, pools, hot tubs and/or other outdoor systems – Service lines owned by the utility or connected to a commercial facility or multi-unit buildings – Replacing trees or shrubs or repairing private paved, asphalt and/or concrete surfaces or structures – Repairs to walls, ceilings or any surfaces inside Your home necessary for our service providers to access and repair Your Outside Water Line – Repairs to any interior pipes – Repairing anything caused by You or any third parties – Repairing anything in any home that is unoccupied due to renovation, remediation or construction – Repairing anything caused by defective materials, such as material that has been the subject of a recall or class action litigation (e.g. polybutylene or Kitec plumbing) – Repairing anything caused by improper design or installation of Your Water Line or Sewer Line (e.g. bellied lines, back-pitched lines) – Repairing any openings made in walls, ceilings or surfaces inside Your home for Company's Authorized Service Provider to access Your Water Line – Costs associated with opening and closing any portion of Your home's foundation or slab to access Your Water Line – Moving any section of Your Water Line unless necessary to complete a covered repair – Costs associated with traffic control (e.g. flagmen, police) – Repairing, replacing or cleaning any portion of Your home or its contents that are damaged by Leaks or Breaks to Your Water Line.

5.5 Sewer Line Protection

Incident Limit: Up to \$12,000 for Repair Coverage for parts and labor, and to refill, rake, and reseed as part of landscape restoration; up to an additional \$12,000 for material and labor for public street cutting and repair; and up to an additional \$1,500 reimbursement for reasonable hotel accommodations and \$500 for boarding of Your house pet per covered occurrence.

INCLUDED: The Plan covers the repair or replacement costs relating to providing service to repair or clear Clogs and Blockages in Your Outside Sewer Line caused by normal wear and tear. The sewer line must have an adequate, properly sized, clean out access point at least every 100 feet; no clean out will be installed by the Company. Company or its Authorized Service Provider will attempt to clear any Clogs or Blockages before repairing or replacing the Sewer Line, and will make no further repairs if the Sewer Line is cleared and flowing. Company's obligation is limited to the cost of authorized repairs or replacement for any covered Outside Sewer Line up to a maximum limit of \$12,000 per occurrence. If a public sidewalk, public driveway, or public road is to be cut, excavated and repaired, this Agreement provides an additional limit of \$12,000 for a public sidewalk, public driveway or public road opening. Only expenses associated with cutting, excavation and otherwise repairing the affected portion of the public sidewalk, public road opening or public driveway are paid under this separate limit. The cost of permits, if any, for the services performed under this Agreement shall be applied to Your Agreement coverage limits.

EXCLUDED: Exclusions include, but are not limited to: Common branch waste lines – Any damage to the inside of Your home, including personal property, due to the backup of Your Outside Sewer Line – Movement of any working or non-leaking sewer lines – Updating non-blocked Outside Sewer Lines to comply with code, law or ordinance requirements or changes thereto – Repairs or service to Outside Sewer Lines due to conditions that are not adversely affecting the flow of water, including, but not limited to, slight separations in pipe joints – Removal of debris or obstacles needed to access and clear or repair a Blockage of Your Outside Sewer Line – Service to any Outside Sewer Line not connected to a public sewer system or the Customer's septic tank, including leach fields – Floor drain – Any Outside Sewer Line not owned by the Customer or damage related to the backup of sewers and drains caused by sewer main lines – Clogged or Blocked lift stations, pumps or any other mechanical devices connected to Your Outside Sewer Line – Any storm-water line connected to the Outside Sewer Line or the sewer main line – Removal of obstacles necessary to access the Outside Sewer Line – Damage to the Outside Sewer Line that is caused, directly or indirectly, by the Customer, a third party, or a natural disaster – Costs associated with opening and closing any portion of Your home's foundation or slab to access Your Outside Water Line – Service lines owned by the municipality/utility or connected to a commercial facility or multi-unit buildings – Outside Sewer Line shear offs – Belly/sag in line – Replacing trees or shrubs or repairing private paved, asphalt and/or concrete surfaces or structures – Any system upgrades including but not limited to: municipal code changes, installing clean out, pipe linings, expansion tanks and backflow devices – Repairing anything caused by You or any third parties – Repairing anything in any home that is unoccupied due to renovation, remediation or construction – Repairing anything caused by defective materials, such as material that has been the subject of a recall or class action litigation (e.g. polybutylene or Kitec plumbing) – Repairing anything caused by improper design or installation of Your Sewer Line (e.g. bellied lines, back-pitched lines) – Repairing any openings made in walls, ceilings or surfaces inside Your home for Company's Authorized Service Provider to access Sewer Line – Costs associated with opening and closing any portion of Your home's foundation or slab to access Your Sewer Line – Moving any section of Your Sewer Line unless necessary to complete a covered repair – Costs associated with traffic control (e.g. flagmen, police) – Repairing, replacing or cleaning any portion of Your home or its contents that are damaged Clogs or Blockages to Your Sewer Line – Repairing any section of Your Sewer Line located inside Your home – Repairing any non-conforming drain line, such as a basement or storm drain system, connected to Your Sewer Line – Repairing any septic tank or its components or attachments, such as a pump or grinder

– Repairing or installing any devices connected to Your Sewer Line, such as backflow preventers, clean outs, lift stations or pumps.

5.6 Water Line and Sewer Line Protection

Combination of the Water Line Protection and Sewer Line Protection Plans, subject to the terms of each Plan individually.

5.7 In-Home Plumbing Protection

Incident Limit: Up to \$3000 for Repair Coverage

INCLUDED: Leaks or Breaks in the water plumbing Supply System and Drainage System from the point of entrance into the home, up to and including the shut-off valve or a maximum of six inches of exposed line where the water line extends from a wall or floor at each appliance or Fixture, including the shut off valve(s) to that appliance or Fixture located within the home. Fixtures, inoperable interior valve handles, stems, valve body and seals related to shut off valves are included in this coverage if the condition is caused by normal wear and tear.

EXCLUDED: Any pre-existing condition to Your Supply Line or Drainage Line that occurred prior to the Effective Date – Repairing anything caused by You or any third parties – Repairing anything in any home that is unoccupied due to renovation, remediation or construction – Repairing anything caused by natural acts or disasters, such as earthquakes, floods, landslides, or sinkholes – Repairing anything caused by defective materials, such as material that has been the subject of a recall or class action litigation (e.g. polybutylene or Kitec plumbing) – Repairing anything caused by improper design or installation of Your Supply System or Drainage System – Repairing any fixtures or appliances, such as toilets, faucets, shower heads, diverters, dispensers or supply tube lines – Repairing any Drainage System with a connection to or from any nonconforming drain line, such as a basement or storm drain system – Repairing any Clog or Blockage of Your Supply System – Repairing any Leak or Break of Your Drainage System if there is no Clog or Blockage – Thawing any frozen section of Your Supply System or Drainage System – Repairing any section of water or sewer lines that is attached to Your Supply System or Drainage System and owned by a third party – Repairing any devices connected to Your Supply System or Drainage System, such as backflow preventers, lift stations, pumps, garbage disposals or grinders – Costs associated with opening and closing any portion of Your home's foundation or slab to access any section of Your Supply System or Drainage System – Repairing any portion of Your Supply System extending outside Your home, such as lines and pipes to outdoor faucets, sprinkler systems, and pools – Repairing any portion of Your Drainage System extending outside Your home – Repairing anything required by any local, state or federal agency inspection, unless otherwise covered by this Agreement – Repairing any openings made in walls, ceilings or surfaces inside Your home for Company's Authorized Service Provider to access Your Supply System or Drainage System – Moving any items such as furnishings to access Your Supply System or Drainage System – Moving any inside meters at the time of repair, unless required by local code – Moving any section of Your Supply System or Drainage System lines unless necessary to complete a covered repair – Updating any non-leaking Supply System or any unblocked Drainage System lines to meet code, law or ordinance requirements – Repairing, replacing or cleaning any portion of Your home or its contents that are damaged by Leaks or Breaks to Your Supply System and Clogs or Blockages of Your Drainage System – Remediating or cleaning any hazardous substance or pollutant, such as mold or asbestos – Paying any costs caused by a Leak or Break in Your Supply System or Clog or Blockage of Your Drainage System, such as lost water costs, relocation costs, storage costs or temporary residence costs – Paying any damages caused by a Leak or Break in Your Supply System or Clog or Blockage of Your Drainage System, such as lost time, lost use of Your home or its contents or any damages due to any special circumstances or conditions.

5.8 Enhanced In-Home Plumbing Protection

Incident Limit: Up to \$2500 for Repair Coverage

INCLUDED: Leaks or Breaks to Your Supply System; and/or Clogs, Blockages, Leaks or Breaks to Your Drainage System; and covered fixtures, only if Company or its Authorized Service Provider determines that the fixture

cannot be repaired. Covered fixtures are sink faucets, toilets, and garbage disposals. Company will replace a covered fixture with a basic grade fixture selected by Company or its Authorized Service Provider. If You do not want a basic grade fixture, You may purchase a fixture at Your expense and Company's Authorized Service Provider will install it.

EXCLUDED: Excludes everything listed as excluded in In-Home Plumbing Protection except Clogs to the Drainage System and Fixtures.

5.9 Water Line, Sewer Line, and In-Home Plumbing Protection

Combination of the Water Line Protection, Sewer Line Protection, and In-Home Plumbing Protection Plans, subject to the terms of each Plan individually.

5.10 Interior Electric Line Protection

Incident Limit: Up to \$3,000 for Repair Coverage

INCLUDED: Repairs to Your home's Interior Electric Line caused by normal wear and usage.

EXCLUDED: Any pre-existing condition to Your Interior Electric Line that occurred prior to the Effective Date – Repairing anything caused by You or any third parties – Repairing anything located outside of Your home – Repairing anything located in any secondary building not attached to Your home, including anything located in detached garages and storage sheds – Repairing anything in any home that is unoccupied due to renovation, remediation or construction – Repairing anything caused by natural acts or disasters such as fires, earthquakes, floods, or landslides – Repairing anything caused by defective materials – Repairing anything caused by improper design or installation of Your Interior Electric Line – Repairing anything caused by material that has been the subject of a recall or class action litigation – Repairs to electrical lines consisting of knob and tube wiring, aluminum wiring or other nonstandard materials – Making any repairs or upgrades to Your Interior Electric Line that may be required by any local, state or federal code, utility regulation, or as the result of any agency inspection, unless otherwise covered by this Agreement – Repairing any openings made in walls, ceilings or surfaces inside Your home for Company's Authorized Service Provider to access Your Interior Electric Line – Resetting of circuit breakers or system controls, except where necessary to complete Covered Repairs – Repairing or replacing any electrical appliances – Repairing or replacing any light bulbs, light fixtures or fuses located in plugs – Performing any electrical maintenance tasks – Repairing any part of Your home's Interior Electric Line that is made of a material that is not certified by the American Society for Testing and Materials and in compliance with the National Electrical Code – Repairing any wiring either inside or outside of Your home that is connected to or part of any low voltage system, including but not limited to decorative fixtures, fish tanks, spas, satellite or cable TV systems, security alarms and systems, telephone wiring, smoke detectors, garage door systems, portable and fixed heating or energy efficiency systems or transformers controlling the voltage to a single low voltage light fitting – Repairing anything located inside any recreational vehicle – Remediating or cleaning any hazardous substance or pollutant, such as mold or asbestos – Paying any costs caused by a failure of Your Interior Electric Line, including relocation costs, storage costs or temporary housing costs – Paying any damages caused by a failure of Your Interior Electric Line, such as lost time, lost use of Your home or its contents or any damages due to any special circumstances or conditions.

5.11 Exterior Electric Line Protection

Incident Limit: Up to \$3,000 for Repair Coverage

INCLUDED: Repairs to Your home's Exterior Electric Line caused by normal wear and usage.

EXCLUDED: Repairing anything caused by You or any third parties – Repairing anything caused by the disconnection of the main electrical supply – Repairing transformers, low voltage wiring, switches, fixtures or generators – Repairing any exterior electric line powered by a non-public power source, including windmills, solar and generators – Repairing anything in any home that is unoccupied due to renovation, remediation or construction – Repairing anything caused by natural acts or disasters, such as earthquakes, floods,

landslides, or sinkholes – Repairing anything caused by defective materials, such as material that has been the subject of a recall or class action litigation – Repairing anything caused by improper design or installation of Your Exterior Electric Line – Repairing anything required by any local, state or federal agency inspection, unless otherwise covered by this Agreement – Repairing any openings made in walls, ceilings or surfaces inside Your home for Company's Authorized Service Provider to access Your Exterior Electric Line – Removing any items necessary to access Your Exterior Electric Line, such as debris, trash, rocks, cars or temporary structures, or indoor items and furnishings – Remediating or cleaning any hazardous substance or pollutant, such as mold or asbestos – Repairing, replacing or cleaning any portion of Your home or its contents that are damaged by a failure of Your Exterior Electric Line – Paying any costs caused by a failure of Your Exterior Electric Line, such as relocation costs, storage costs or temporary housing costs – Paying any damages caused by failure of Your Exterior Electric Line, such as lost time, lost use of Your home or its contents or any damages due to any special circumstances or conditions – Restoring any sidewalks, driveways, roads or other paved surfaces that are not required by permit to be repaired – Updating any working portion of Your Exterior Electric Line to meet code, law or ordinance requirements Restoring any gardens, shrubs, trees or structures.

5.12 Electric Essentials

Combination of the Interior Electric Line Protection and Exterior Electric Line Protection Plans, subject to the terms of each Plan individually.

5.13 Interior Gas Protection and Electric Essentials

Combination of the Interior Gas Line Protection, Interior Electric Line Protection, and Exterior Electric Line Protection Plans, subject to the terms of each Plan individually.

5.14 Essential Utility Line Protection

Combination of the Water Line Protection, Sewer Line Protection, In-Home Plumbing Protection, Interior Gas Line Protection, Interior Electric Line Protection, Exterior Electric Line Protection, and Surge Protection Plans, subject to the terms of each Plan individually.

6. Surge Protection, Electronics Protection and Claims Process

6.1 Surge Protection

This Agreement only covers reimbursement for the repair or replacement of Electrical Products inside Your residence and owned by You at the Service Address that fail due to normal wear and tear and/or Electrical Surges, except that certain standard exclusions and limitations of liability apply. Exclusions include but are not limited to: Any Electrical Product outside Your residence such as Detached garages, Septic/Well pumps, Air Conditioner or Heat Pumps, Generators, Pools, Electric dog fences, Electric cars, and Surveillance equipment. Coverage for Electrical Products that are damaged by any reason other than an Electrical Surge or normal wear and tear, such as recovery expenses, programming, data recovery, program installation or reconfiguration are expressly excluded from coverage under this Agreement. **Company will not reimburse You for the repair or replacement of any Electrical Product if such Electrical Product's replacement cost is less than \$100. All items must be brought by You to an Authorized Service Provider's facility. No repairs will be performed in Your home for these Plans.**

Annual Limit: \$6,000

INCLUDED: Reimbursement for repair or replacement of residential electronics, electromechanical equipment and appliances damaged by an Electrical Surge. Company reserves the right to make the final protection eligibility decisions. Company reserves the right in all cases to decide if a particular service technician is qualified. Company's liability is limited solely to the repair or replacement of appliances, electronics and electromechanical equipment damaged by Electrical Surges.

EXCLUDED: Damage to Your home's electrical system, including the service panel or fuse box and circuit breaker(s) – damage to heating, ventilation, and central air conditioning system(s), water heaters, thermostats, and security systems, medical or life support equipment – Electrical plumbing equipment including well pumps and sump pumps – Plug-in or electric vehicles of any

kind; battery operated items and devices that are not plugged in to Your electric system – Electrical Products that are damaged by any reason other than an Electrical Surge; damage from accident, abuse, and misuse, improper or incomplete installation, or third-party actions – any indirect costs incurred as a result of an Electric Surge, such as loss or corruption of data, programming, or program installation or reconfiguration – Products or items that cannot be replaced with like kind and quality on the current retail market (e.g. antiques) – Duct work, exhaust systems, pipes or plumbing – Any defect in or problem with an Electrical Product which existed when coverage under this Protection began – Items not located at the covered location – Electrical Products with total replacement value less than \$100 – Additional costs for diagnostic services above \$125, or any contractor's travel charges, not covered in the standard service call rate.

6.2 Surge Protection Claims Process:

1. You must notify Company as soon as the problem is discovered but no later than thirty (30) days of an Electrical Surge incident to request a claim form be sent to You. The claim form must be completed in full and returned with a copy of a qualified service provider's invoice within thirty (30) days from Your receipt of the claim form. Company reserves the right in all cases to decide if a particular service provider is qualified. The invoice must be on business letterhead including name, address and telephone number of the qualified service provider as well as a complete description of damages and associated repair charges. Such invoice **MUST** also indicate the cause of damages and associated repairs.
2. If an item cannot be repaired, Company will reimburse for the replacement value of the Electrical Product subject to applicable Annual Limits and other restrictions, as applicable, as indicated herein. You must replace such Electrical Product with a new comparable unit based on operating features and like quality product available on the market at the time of the Electrical Surge incident. Proof of Your payment for the replacement item must be included in Your documentation.
3. All diagnostic fees to determine that damage is due to an Electrical Surge are payable by You directly to the qualified service provider and will be reimbursed by Company, up to applicable Annual Limits, as long as those diagnostic fees are usual and customary for the area, as determined by Company.
4. Company reserves the right in all cases to decide if a particular service provider is qualified. The invoice must be on a business letterhead including name, address and telephone number of the qualified service provider as well as a complete description of damages and associated repair charges.
5. You are required to pay all fees, including diagnostic and repair fees, to the qualified service provider and will be reimbursed by Us if Your repair is covered and subject to the Annual Limit.

COMPANY WILL NOT REIMBURSE YOU FOR REPAIR OR REPLACEMENT OF ANY ELECTRICAL PRODUCT WITHOUT COMPLETION OF THE INDICATED CLAIM PROCESS.

6.3 Electronics Protection Plan

The Electronics Protection Plan is administered and provided by a third-party underwriter, MHC Warranty and Service Inc. according to its Terms and Conditions, which can be found at: https://www.awrusa.com/api-services/terms/CPS%20Monthly%20Service%20Plans_07.17.24.pdf. An overview of the Electronics Protection Plan coverage, limits, and exclusions is below. This overview is a summary for Your convenience—in the event that this Agreement differs from the MHC Warranty and Service Inc. Terms and Conditions, the MHC Warranty and Service Inc. Terms and Conditions will govern your Electronics Protection Plan.

Limits:

	Incident Limit	Annual Limit
Electronics Protection Plan	\$1,000	\$2,500
Preferred Electronics Protection Plan	\$2,500	\$5,000
Complete Electronics Protection Plan	\$5,000	\$10,000

INCLUDED: All non-functioning components, parts, and hardware of Your Cell Phones – Desktop/Laptop/Chrome book – Tablets – Fitness Equipment – Televisions – Smart Watch – Smart Speakers – Digital – Point and Shoot Cameras – Camera Lens – Home Theaters/Audio System – Furniture – Printers – Drones – Video Game Systems – Handheld Electronic Games – DVD Players – Routers – External Hard Drives – Smart Lighting – Thermostats – Streaming Devices.

EXCLUDED: Exclusions include, but are not limited to Accessories and supplies – Antennas (external) – Batteries – Electric, phone or cable lines – External power supplies – Media: cartridges, records, tapes, disks (audio/video/data) – Modems – Power surges – Lightning strikes – Power outages – Remote controls – Software, including installing of operating system after repair – Surge protectors– Upgrades (including memory and operating system) – Viruses.

6.4 Critical Devices & Electronics + Surge Protection

Combination of the Electronics Protection (\$1,000 incident limit, \$2,500 annual limit) and Surge Protection Plans, subject to the terms of each Plan individually.

6.5 Preferred Devices & Electronics + Surge Protection

Combination of the Preferred Electronics Protection (\$2,500 incident limit, \$5,000 annual limit) and Surge Protection Plans, subject to the terms of each Plan individually.

6.6 Complete Devices & Electronics + Surge Protection

Combination of the Complete Electronics Protection (\$5,000 incident limit, \$10,000 annual limit) and Surge Protection Plans, subject to the terms of each Plan individually.

7. Roof Leak Protection and Claim Process

7.1 Roof Leak Protection

Annual Limit: Up to \$1,000 in reimbursement for Covered Repairs to the roof located over the occupied living area of Your home (“Serviceable Area”).

Eligibility: To be eligible under the Plan (i) You own Your home, (ii) Your home is occupied, (iii) Your home is a single-family home used for residential purposes, (iv) You are responsible for maintaining Your home’s roof and (v) Your home’s roof is watertight and in good condition when coverage begins.

INCLUDED: The Plan covers reimbursement for repair of the roof located over the Serviceable Area due to water leak in the roof over the Serviceable Area, provided the leaks are the result of rain and/or normal wear and deterioration and subject to the Annual Limit. If replacement of the existing roof, in whole or in part, is necessary, Company’s responsibility is limited to reimbursement of the estimated cost of repair of the leaking area only, as if the repair was limited to the leaking area.

EXCLUDED: Company will not reimburse You for any of the following: pre-existing damage or leaks to Your roof that occurred prior to the start of Your coverage – repairing anything caused by Your or any third parties – repairing anything in any home that is unoccupied due to renovation, remediation or construction – repairing anything caused by natural acts or disasters, such as earthquakes, floods, hurricanes, wind storms, tornados, landslides or sinkholes – repairing anything caused by defective materials – repairing anything caused by improper design or installation of Your roof – repairing gutters, chimneys, vent and drain lines, roof mounted installations or leaks over decks or balconies – repairs due to leaks resulting from any of the following: missing and/or broken shingles or tiles, damage due to persons walking or standing on the roof, construction or repairs not performed in a workmanlike manner – repairs due to a failure to perform normal roof maintenance – repairs to roofs over detached structures – repairs resulting from roof leaks caused by or resulting from: a structural issue, roof mounted installations, metal roofs, improper construction or repair, missing or broken materials, skylights, patio covers, gutters, drains, downspouts, scuppers, chimneys and defects in balcony or deck serving as a roof, routine periodic maintenance and secondary or consequential water damage – partial or full

roof replacement - repairs to condominium or townhouse roofs and mobile homes – repairing anything required by any local, state or federal agency inspection, unless otherwise covered.

7.2 The following identifies the claims process that **MUST** be followed in order to seek reimbursement for covered roof repairs:

1. You must take immediate action upon noticing a leak, as failure to act may result in additional damage to Your roof and Your claim may not be covered in such event.
2. Notify Us as soon as the roof leak is discovered to request a claim form. The claim form must be completed in full and returned with a copy of an invoice from a qualified service provider within thirty (30) days from Your receipt of the claim form.
3. Provide photographic or video evidence capturing clear images or videos of the leak and resulting damage provided by a qualified service provider.
4. Company reserves the right in all cases to decide if a particular service provider is qualified. The invoice must be on a business letterhead including name, address and telephone number of the qualified service provider as well as a complete description of damages and associated repair charges.
5. You are required to pay all fees, including diagnostic and repair fees, to the qualified service provider and will be reimbursed by Us if Your repair is covered and subject to the Annual Limit.

COMPANY WILL NOT REIMBURSE YOU FOR A REPAIR WITHOUT COMPLETION OF THE INDICATED CLAIM PROCESS AS STATED ABOVE.

8. Appliance Maintenance Plan

The Appliance Maintenance Plan includes one maintenance visit per year or, for contracts that cover heating and cooling systems, two visits per year (the cooling season visit will include central air conditioner maintenance and the heating season visit will include furnace or boiler maintenance, water heater maintenance). **This is not a repair contract.**

Appliances must meet code requirements and be in operating condition at the time program service begins. Company or its Authorized Service Provider must have safe access to, and safe working conditions at and around the appliances and equipment.

It is the customer’s responsibility to contact Company to schedule maintenance visits. Refunds will not be provided for unscheduled or unused maintenance visits. Plans cover one of each appliance. If You have multiple furnaces, air conditioners, or water heaters, additional coverage must be purchased separately.

INCLUDED: This Appliance Maintenance Plan contract applies to a single residence per agreement and covers specific maintenance services.

The maintenance for each appliance will be as follows: **Furnace** – Check/Adjust/Clean thermostat control and electrical connections, check operation of complete system during normal cycle to identify any pre-existing conditions, check condition of air filter, check blower motor, check ignition systems/pilot safety systems, clean and calibrate burners, check gas pressure supply, check furnace safety controls, inspect heat exchanger, inspect condition of venting, check combustion/ventilation air, inspect chimney and flue pipe for proper draft conditions, test for carbon monoxide, check condensate pipe and drain (clean drain if necessary), check operation of humidifier; **Boiler - (Hot Water)** check expansion tank, check low water safety cut off, inspect temperature gauge (Steam) check safety valve, check low water safety cut off, inspect water column blow down valve, check steam pressure gauge setting, inspect drain valve; **Water Heater – (Gas Water Heater)** check for water leaks, check electrical for wire fraying, clean screen on FVR water heaters, check thermocouple, clean burner and cycle, check flue pipe and venting, check water temperature at sink (**Electric Water Heater**) check for water leaks, check electrical for wire fraying, check voltage, check amperage on heating elements, check condition on operating thermostat/limit, check water temperature at sink; **Air Conditioner** - Check/Adjust/Clean thermostat control and electrical connections, check operation of complete system during normal cycle to identify any pre-existing conditions, check condition of air filter, check blower assembly (clean if

needed), inspect condition of blower belt and adjust tension if necessary, lubricate and inspect condition of all motors and bearings, check refrigerant operating pressures, check temperature drop across evaporator, check for proper condensate drainage from evaporator (clean drain if necessary), check condition of line set and insulation around condenser and evaporator connections (re-insulate if necessary), water rinse of condenser coil (if necessary), check system through complete cycle to test for proper operation.

9. Administrator

The administrator of this Agreement is Company or a company designated by Company. For information regarding the administrator contact Company.

10. Price/Billing

The amount of Your Agreement charge, billing frequency, and billing method is shown on the Letter. No finance charges are added. The timing of the charge appearing on Your billing statement will vary based on the billing method chosen. The charge for this Agreement on Your authorized billing method shall serve as the invoice for this Agreement. **YOUR PAYMENT FOR THIS AGREEMENT WILL CONSTITUTE ACCEPTANCE OF THIS AGREEMENT.** You must pre-pay for the Plan. Coverage under this Agreement is suspended at the end of the pre-pay period in the event of non-payment. You must be current on all payments in order to be covered under this Agreement. Company may terminate this Agreement at any time in the event that You fail to make timely payments. On notice to You, Company may change the means in which You are invoiced and billed for this Agreement. If Your billing method is a utility bill, Your payments will be applied in accordance with the utility's prioritization of payments schedule. If You have more than one agreement with Company Your payments will be applied to Your oldest outstanding charge(s) with Company first, unless otherwise specified by You. If You are enrolled in the Company's autopay program the Terms of Authorization You received when enrolling in autopay govern Your access to, and use of, the autopay program.

11. Cancellation

You may cancel this Agreement at any time as described below by calling the toll-free number listed on the Letter or providing cancellation in writing to: Warranty Program, P.O. Box 3042, Naperville, Illinois 60566-7042. Company may cancel this Agreement prior to the end of the current twelve (12) month term (1) upon 60 days' written notice to You for any reason; or (2) without notice to You for fraud, exploitation of program, abuse, material misrepresentation, non-payment by You, for violation of any of the terms and conditions of this Agreement, unsafe working conditions, or if required to do so by any regulatory authority. If either You or Company cancels this Agreement within thirty (30) days from the Commencement Date and You have not made any request for service hereunder, You will receive a full refund of the Agreement purchase price paid by You. If You or Company cancels this Agreement after thirty (30) days from the Commencement Date but before the annual coverage term ends, coverage under this Agreement shall continue for the balance of the monthly period in which this Agreement is cancelled, and You shall receive a refund of any advance payments for coverage less the cost of any service received under this Agreement, if any, that You have made for the period of time beyond the monthly period in which this Agreement is cancelled.

12. Change of Service Address

If You move to a new location this Agreement will terminate and a new agreement may initiate, at the sole discretion of Company, at Your new Service Address unless You notify Company by calling the toll-free number listed on the Letter. Company reserves the right to inspect the products and systems in Your new home prior to coverage becoming effective.

13. Limitation of Liability

TO THE FULLEST EXTENT ALLOWED BY LAW, THE COMPANY SHALL NOT BE LIABLE FOR ANY SPECIAL, EXEMPLARY, PUNITIVE, INDIRECT, CONSEQUENTIAL OR INCIDENTAL DAMAGES OR LOST PROFITS INCURRED BY THE CUSTOMER, OR ANYONE ELSE, EVEN IF ADVISED OF THE POSSIBILITY THEREOF. TO THE FULLEST EXTENT ALLOWED BY LAW, THE COMPANY'S LIABILITY UNDER THIS AGREEMENT, THE TERMS AND CONDITIONS, THE PLAN(S) AND/OR ARISING FROM OR RELATING TO THE SERVICES PROVIDED THEREUNDER IS LIMITED TO THREE TIMES THE AMOUNT PAID UNDER THE PLAN(S) BY THE CUSTOMER

DURING THE PREVIOUS 12 MONTHS. THE COMPANY WILL NOT BE LIABLE FOR DAMAGES OR LOSSES INCURRED BY THE CUSTOMER OR ANYONE ELSE CAUSED BY OR RELATING TO UNAVOIDABLE DELAYS, FAILURE TO SERVICE, AND UNAVAILABILITY OF PARTS, EQUIPMENT FAILURE, WEATHER CONDITIONS, WORK STOPPAGE, STRIKE OR OTHER CIRCUMSTANCES BEYOND THE COMPANY'S CONTROL. COMPANY AND ITS AFFILIATES ARE NOT THE MANUFACTURER OF THE PRODUCTS OR SYSTEMS COVERED UNDER THIS AGREEMENT AND THEREFORE THIS AGREEMENT IS NOT A WARRANTY, GUARANTEE OR PROMISE RELATING TO THE MATERIALS, WORKMANSHIP OR PERFORMANCE OF THE PRODUCTS OR SYSTEMS COVERED BY COMPANY AND NO SUCH WARRANTY SHOULD BE IMPLIED FROM THIS AGREEMENT

14. Entire Agreement

This Agreement, including the Letter, terms, conditions, limitations, exceptions and exclusions, and the information identifying the Covered Products and Your charge, constitutes the entire Agreement. The laws of the State of Illinois, without giving effect to its choice-of-law principles, shall govern all matters arising under or relating to this Agreement. If any provision of the Agreement shall be deemed unlawful, void, or for any reason unenforceable, then that provision shall be deemed severable from the remaining provisions, which shall remain in full force and effect. Headings/ captions are for convenience only. The waiver or failure of the Company to exercise any right in connection with the Agreement shall not be deemed a waiver of any further right thereof.

15. Other Terms

You authorize Company to share account and payment status history, and related information about You, and You further authorize Company to provide such information to third parties, such as suppliers and service providers, as may be required by contract or law and allow for such information to be utilized to offer other products and services of Company and its affiliates to You. Company reserves the right to amend this Agreement due to regulatory or procedural changes that may affect its ability to perform under this Agreement. You acknowledge that You did not rely on any oral representations other than such as are reflected in writing herein. This Agreement may only be assigned/transferred by Company. Should a discrepancy arise between the English and Spanish versions of this Agreement in the interpretation of a given issue, the English version will take precedence in all matters. The obligations of Company under this Agreement are backed only by the full faith and credit of the Company and are not guaranteed by a third party, contract reimbursement insurance policy, or performance bond.

16. Dispute Resolution

PLEASE READ THIS SECTION CAREFULLY. IT AFFECTS YOUR RIGHTS.

16.1 Dispute Resolution By Binding Arbitration

If You have not received any reimbursement to which You believe You are entitled or are otherwise dissatisfied with service under this Agreement, please call our customer service department at (888) 636-1794. **In the unlikely event that Company' customer service department is unable to resolve a complaint You may have to Your satisfaction (or if Company has not been able to resolve a dispute it has with You after attempting to do so informally), we each agree to resolve those disputes exclusively through binding arbitration or small claims court.** Arbitration is more informal than a lawsuit in court. Arbitration uses a neutral arbitrator instead of a judge or jury, allows for more limited discovery than in court, and is subject to very limited review by courts. Arbitrators can award the same damages and relief that a court can award. Any arbitration under this Agreement will take place on an individual basis; class arbitrations and class actions are not permitted. For any non-frivolous claim that does not exceed \$75,000, Company will pay all costs of the arbitration. Moreover, in arbitration You are entitled to recover attorneys' fees from Company to at least the same extent as You would be in court.

In addition, under certain circumstances (as explained below in Section 16.2), Company will pay You more than the amount of the arbitrator's award and will pay Your attorney (if any) twice his or her reasonable attorneys' fees if the arbitrator awards You an amount that is greater than what Company has offered You to settle the dispute.

16.2 Arbitration Agreement

(A) Company and You agree to arbitrate all disputes and claims between us. This agreement to arbitrate is intended to be broadly interpreted. It includes, but is not limited to:

- claims arising out of or relating to any aspect of the relationship between us, whether based in contract, tort, statute, fraud, misrepresentation or any other legal theory;
- claims that arose before this or any prior agreement (including, but not limited to, claims related to advertising);
- claims that are currently the subject of pending litigation, including claims that are currently the subject of purported class action litigation in which You are, or are not, a member of a certified class; and
- claims that may arise after the termination of this Agreement.

References to “Company”, “we”, “our”, “You”, and “us” include our respective subsidiaries, affiliates, agents, employees, predecessors in interest, successors, and assigns, as well as all authorized or unauthorized users or beneficiaries of services under this or prior agreements between us. Notwithstanding the foregoing, either party may bring an individual action in small claims court. This arbitration agreement does not preclude You from bringing issues to the attention of federal, state, or local agencies. Such agencies can, if the law allows, seek relief against Company on Your behalf. **You agree that, by entering into this Agreement, You and Company are each waiving the right to a trial by jury or to participate in a class action.** This Agreement evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this provision. This arbitration provision shall survive termination of this Agreement.

(B) Right to Opt-Out of this Arbitration Provision. IF YOU DO NOT WISH TO BE BOUND BY THE ARBITRATION PROVISION, YOU HAVE THE RIGHT TO EXCLUDE YOURSELF. Opting out of the arbitration provision will have no adverse effect on Your relationship with Company or the delivery of service(s) to You by Company. In order to exclude Yourself from the arbitration provision, You must notify Company in writing within thirty (30) days of the date that You initially received this Agreement upon enrollment in the Plan(s). To be effective, timely written notice of opt out must be delivered to: Legal Department, Company, 1751 W. Diehl Road, Suite 200, Naperville, Illinois 60563, and must include Your name, service address, and account number, as well as a clear statement that You do not wish to resolve disputes with Company through arbitration. If You have previously notified Company that You wish to opt-out of arbitration, You are not required to do so again. Any opt-out request postmarked after the opt-out deadline or that fails to satisfy the other requirements above will not be valid, and You must pursue Your Claim in arbitration or small claims court.

(C) A party who intends to seek arbitration must first send to the other, by certified mail, a written Notice of Dispute. The Notice of Dispute to Company should be addressed to: Legal Department, Company, 1451 W. Diehl Road, Suite 270, Naperville, IL 60563 (“Notice Address”). The Notice of Dispute must (i) describe the nature and basis of the claim or dispute; and (ii) set forth the Demand. If Company and You do not reach an agreement to resolve the claim within thirty (30) days after the Notice of Dispute is received, You or Company may commence an arbitration proceeding. During the arbitration, the amount of any settlement offer made by Company or You shall not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which You or Company is entitled.

(D) After Company receives Notice of Dispute at the Notice Address that You have commenced arbitration, it will promptly reimburse You for Your payment of the filing fee, unless Your claim is for greater than \$75,000 (if You are unable to pay the filing fee, Company will pay it directly upon receiving a written request at the Notice Address). The arbitration will be governed by the Consumer Arbitration Rules (“AAA Rules”) of the American Arbitration Association (“AAA”), as modified by this Agreement, and will be administered by the AAA. The AAA Rules are available online at www.adr.org, by calling the AAA at (800) 778-7879, or by writing to the Notice Address. The arbitrator is bound by the terms of this Agreement. All issues are for the arbitrator to decide, except that issues relating to the scope and enforceability of the arbitration provision are for the court to decide. Unless Company and You agree otherwise, any arbitration hearings will take place in the county (or parish) of Your billing address. If Your

claim is for \$10,000 or less, Company agrees that You may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the AAA Rules. If Your claim exceeds \$10,000, the right to a hearing will be determined by the AAA Rules. Regardless of the manner in which the arbitration is conducted, the arbitrator shall issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based. Except as otherwise provided for herein, Company will pay all AAA filing, administration, and arbitrator fees for any arbitration initiated in accordance with the notice requirements above. If, however, the arbitrator finds that either the substance of Your claim or the relief sought in the Demand is frivolous or brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), then the payment of all such fees will be governed by the AAA Rules. In such case, You agree to reimburse Company for all monies previously disbursed by it that are otherwise Your obligation to pay under the AAA Rules. In addition, if You initiate an arbitration in which You seek more than \$75,000 in damages, the payment of these fees will be governed by the AAA rules.

(E) If, after finding in Your favor in any respect on the merits of Your claim, the arbitrator issues You an award that is greater than the value of Company’s last written settlement offer made before an arbitrator was selected, then Company will:

- pay You the amount of the award or \$5,000 (“the alternative payment”), whichever is greater; and
- pay Your attorney, if any, twice the amount of attorneys’ fees, and reimburse any expenses (including expert witness fees and costs) that Your attorney reasonably accrues for investigating, preparing, and pursuing Your claim in arbitration (“the attorney premium”).

If Company did not make a written offer to settle the dispute before an arbitrator was selected, You and Your attorney will be entitled to receive the alternative payment and the attorney premium, respectively, if the arbitrator awards You any relief on the merits. The arbitrator may make rulings and resolve disputes as to the payment and reimbursement of fees, expenses, and the alternative payment and the attorney premium at any time during the proceeding and upon request from either party made within fourteen (14) days of the arbitrator’s ruling on the merits.

(F) The right to attorneys’ fees and expenses discussed in paragraph (D) supplements any right to attorneys’ fees and expenses You may have under applicable law. Thus, if You would be entitled to a larger amount under the applicable law, this provision does not preclude the arbitrator from awarding You that amount. However, You may not recover duplicative awards of attorneys’ fees or costs. Although under some laws Company may have a right to an award of attorneys’ fees and expenses if it prevails in arbitration, Company agrees that it will not seek such an award.

(G) The arbitrator may award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party’s individual claim. **YOU AND COMPANY AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING.** Further, unless both You and Company agree otherwise, the arbitrator may not consolidate more than one person’s claims and may not otherwise preside over any form of a representative or class proceeding. If this specific provision is found to be unenforceable, then the entirety of this arbitration provision shall be null and void.

(H) Notwithstanding any provision in this Agreement to the contrary, we agree that if Company makes any future change to this arbitration provision (other than a change to the Notice Address) during the term of Your Agreement, You may reject any such change by sending Company written notice within thirty (30) days of the change to the Notice Address provided above. By rejecting any future change, You are agreeing that You will arbitrate any dispute between us in accordance with the language of this provision.

Date	
BRAND/PROGRAM/PRODUCT/SERVICE NAME	
Complete Electronics Protection Plan	

BACKGROUND

Complete Electronics Protection Plan offers coverage for mobile phones, computers, gaming equipment, televisions, and other entertainment products. Customers can file a claim anytime 24/7, and they'll be able to print a prepaid shipping label so they can send their item out for repair. If the item can't be shipped, a service provider will come to their home. Repair or replacement protection of up to \$10,000 annually (up to \$5,000 per claim) for home electronics that fail due to manufacturers' defects, normal wear and tear, or accidental damage. There is a \$49 service fee for non-smartphone related claims. For smartphones \$0-\$749.99 - the customer will be charged a \$89.00 service fee at time of claim. For smartphones over \$750.00 - the customer will be charged a \$125.00 service fee at time of claim. Covered items include mobile phones, computers, routers, gaming equipment, digital point-and-shoot cameras, home theater equipment, televisions, and other entertainment products. Also included are smart home products (like Amazon Echo and Google Nest) and wearable fitness trackers.

MARKETING OBJECTIVES

What is the need this program is satisfying:

Complete Electronics Protection Plan addresses the need for financial security and peace of mind when purchasing expensive electronic devices. It protects customers from unexpected repair costs by covering repairs or replacements of home electronics that fail due to manufacturers' defects, normal wear and tear, or accidental damage. This plan ensures that customers can enjoy their electronics without worrying about significant out-of-pocket expenses for repairs and can prevent customers from having to replace or find a qualified repair shop for their valuable electronics.

Short Term Goal(s) (Year 1/ Year 2 desired outcome):

- Year 1: (\$6.6K) margin, 506 contracts
- Year 2: \$7K margin, 681 contracts

Long term Goal(S) (2027 and beyond desired outcome):

- Residential product long term goals include:
 - Introduction of additional products to meet customers' interest and need
 - Sustained enrollment of contracts for residential VAPS while continuing to increase customer participation in new programs
 - Increasing customer satisfaction
 - Development of new channels customers can use to engage VAPS

- Increase value of programs by offering customers more ways to use our services

CURRENT MARKET SITUATION	
MARKET INSIGHTS	
Existing beliefs or decision criteria (Emotional and Rational):	
<p>Emotional:</p> <ul style="list-style-type: none"> • Provides peace of mind to customers while purchasing and using expensive electronics • Keep family / home environment safe, comfortable and reliable 	<p>Rational:</p> <ul style="list-style-type: none"> • Avoids costly repair bills in incident of damage • Avoids the customer having to find their own qualified contractor and guarantees good quality repair work
<p>Market Share: The market for this product is existing Consumers Energy residential customers with gas, electric or combo service. Currently there are ~2.1M residential customers eligible to be marketed to.</p>	
TARGET MARKET AND AUDIENCE	
<p>Market / Audience Characteristics: Geographic (where are they):</p> <ul style="list-style-type: none"> • Service area: CE service territory in Michigan Lower Peninsula (some exceptions in NE counties due to technical availability) <p>Engagement channels (how do they connect):</p> <ul style="list-style-type: none"> • Direct mail • Email • Inbound phone calls • Digital marketing 	
DESIRED OUTCOME	
<p>Aspirational beliefs or decision criteria:</p> <ul style="list-style-type: none"> • Trusted “electronics” expert • Best value product • Peace of mind that home electronics are protected 	
<p>What do we want the customers to do:</p> <ul style="list-style-type: none"> • Enroll in complete electronics protection plan, use the product when needed, become an engaged customer 	
<p>Secondary outcome:</p> <ul style="list-style-type: none"> • Share success stories with community 	

COMMUNICATIONS STRATEGY
COMMUNICATION METRICS & GOALS
How will success be measured:

<ul style="list-style-type: none"> • Growth in contract volume, increased awareness • Launch and growth of related products
COMMUNICATIONS REQUIREMENTS
<p>Intended role of advertising in communications mix:</p> <ul style="list-style-type: none"> • Create awareness • Drive call to action
COMMUNICATION CHANNELS (INCL. REACH, FREQUENCY, GRP/IMPRESSIONS, FLIGHTING)
<p>Paid (Paid advertising, paid social):</p> <ul style="list-style-type: none"> • Direct Mail • Email • Digital • Radio / digital • Inbound scripting
<p>Earned (Media coverage, other social handles, cross-promotion, WoM):</p> <ul style="list-style-type: none"> • Media coverage sharing stories
<p>Owned (website, website pages, blogs, social handles, email):</p> <ul style="list-style-type: none"> • www.oncourse.com/consumers

TECHNOLOGY NEEDS / IMPLICATIONS
<p>Billing integration for all customers</p> <p>Software to accurately track our current customer base and identify potential new customers segments in order to customize our message amongst different demographically unique</p>

ADDITIONAL NOTES

