



How much will you stand to lose from a power surge?



Use this worksheet to total up the value of all the electronic items you own that could be damaged by a power surge, so you can decide on the best plan for you. If the value of your electronics and appliances is \$1,000 or higher, Surge HELP® may be right for you.



| ITEM | APPROXIMATE VALUE |
|---------------------------|-------------------|
| ___ Computer(s) | \$ _____ |
| ___ TV(s) | \$ _____ |
| ___ DVD/VCR Player(s) | \$ _____ |
| ___ Central Air/Heat Pump | \$ _____ |
| ___ Stereo System(s) | \$ _____ |
| ___ Microwave | \$ _____ |
| ___ Stove | \$ _____ |
| ___ Refrigerator | \$ _____ |
| ___ Dishwasher | \$ _____ |
| ___ Phone(s) | \$ _____ |
| TOTAL | \$ _____ |

Surge HELP® Program Terms & Conditions

The Surge HELP® "Home Electronics Loss Protection" Program ("Program"), covers the repair or replacement of residential electronics, electromechanical equipment and appliances damaged by an electrical surge. An "electrical surge" is defined as a short-term burst of excessive, unwanted energy (transient over-voltage) on a circuit, which if not suppressed, can accelerate wear and tear of attached electrical equipment, increasing repair frequency, repair costs and product failure.

- The monthly Program price is for one single-family residence.
- Protection under the Program starts after receipt of first payment and continues thereafter so long as the customer makes timely payments. Customer payments prepay protection under the Program. Protection is suspended at the end of the prepaid period in cases of nonpayment. A customer's account must be in good standing (current) in order for that customer to receive repair service, or replacement, under the Program. Customer may cancel participation at any time.
- The Program reimburses up to the customer selected protection limit per year, for repair and/or replacement expenses associated with a valid claim. **\$4.95/month up to \$1,000/year in protection; \$6.95/month up to \$2,000/year; \$8.95/month up to \$3,000/year; \$10.95/month up to \$4,000/year; \$12.95/month up to \$5,000/year.**
- Customer is responsible for notifying the Program Claims Hotline toll-free at 888-848-7893 within 7 business days of damage to request a claim form. Claim form must be completed in full and mailed to the Program Claims Center with a copy of a qualified service provider's repair invoice within thirty (30) days from the customer's receipt of claim form. The repair invoice must be on business stationary including the name, address and telephone number of the service provider as well as a complete description of damage and associated repair charges. A "qualified" service provider is an entity that possesses special expertise in the field of servicing or repairing residential electronics, electromechanical equipment and appliances and in fact engages in that business on a regular and ongoing basis. The Program administrator reserves the right in all cases to decide if a certain service provider is qualified.
- For an item that cannot be repaired, the Program will pay or reimburse the customer, subject to the applicable protection limit set forth in paragraph 3, the replacement value of the product. Replacement value is deemed to be the typical purchase price of the most similar product available on the market at the time of the product failure, taking into consideration the make, model and features of the item being replaced.
- All diagnostic/service fees are payable by customer directly to service provider and will be reimbursed by the Program with valid claim as long as they are usual and customary for the area, as determined by the Program. Maximum limit: \$125**
- All applicable payments/reimbursements from the Program to customer will be made within thirty (30) days from the Programs receipt of a valid claim form.
- The Program excludes the following:
 - Items that are damaged by reason other than an "electrical surge"
 - Items not operational prior to protection term
 - Items that cannot be replaced with like kind and quality (i.e. antiques)
 - Items owned by third parties
 - Items not located at covered location
 - Power tools
 - Additional expenses, such as a contractor's travel charges, not covered in standard service call rate.
 - Expenses recoverable under product or other add-on home warranty program
- The Program administrator reserves the right to make final protection eligibility decisions.
- The Programs liability is limited solely to the repair or replacement of appliances, electronics and electromechanical equipment damaged by electrical surges. The Program shall have no other liability for any other direct, indirect, special, incidental, consequential or other damages. The Program will not be responsible for damage caused by the customer, third parties, natural disasters, or other insurable causes. The parties agree that any claim for breach of this contract must be initiated within one (1) year from the date of accrual and that this limitations period supersedes any other limitations period that would otherwise apply. This agreement shall be interpreted under the laws of the Commonwealth of Virginia without regard to the conflicts of law principles applicable in that jurisdiction.
- The Program may be modified from time to time, with thirty (30) days written notice of material changes. The Program may also be terminated on ninety (90) days written notice.
- By enrolling, the customer represents that to the best of his/her knowledge, the equipment to be covered is functioning properly.

* The Surge HELP® Program is offered by Dominion Products and Services, Inc. ("DPS") in cooperation with your electric cooperative and this agreement is between customer and DPS. Surge HELP® is a registered trademark of DPS.

COAST 7.09
13848NP-A

Lightning could strike here...



Introducing
Surge HELP®
(Home Electronics Loss Protection)





Surge HELP® (Home Electronics Loss Protection)

Valuable protection for your valuable investments.

If your home electronics are damaged by a power surge or a lightning strike (there were over 30 million in United States last year alone), you'll be protected for up to \$5,000 in repair or replacement costs depending on the plan you choose. With protection starting at just \$4.95 a month, you'll find it's a small price to pay for so much peace of mind.



No hassles.

Why go through the hassle of putting claims through your homeowner's insurance – and running the risk of increased premiums?

No extra bills to pay.

Your monthly fee for Surge HELP® appears right on your electric bill. There's just one bill to pay – that's one check to write each month. It couldn't be more convenient!

A choice of affordable plans.

How many electronics do you have and how much would it cost to repair or replace them? These are important considerations in deciding which of our five plans is best for you. You can use the attached worksheet to determine how much protection you need.

Don't wait for lightning to strike. Enroll now.

Call us toll free at 1-800-624-3348 to sign up for Surge HELP® now. Then sit back and relax, knowing your valuable investments are protected.

Simple claim process.

When you have a damaging power surge, just follow these simple steps:

1. Call 1-888-848-7893 to request a claim form.
2. Have a repair technician diagnose your damaged item(s).
3. If the item(s) are repairable, we'll pay to get them fixed.
4. If the item(s) can't be repaired, we'll replace them.

PICK THE PROTECTION PLAN THAT WORKS BEST FOR YOU.

- \$4.95 per month for up to \$1,000 protection per year
- \$6.95 per month for up to \$2,000 protection per year
- \$8.95 per month for up to \$3,000 protection per year
- \$10.95 per month for up to \$4,000 protection per year
- \$12.95 per month for up to \$5,000 protection per year

Surge HELP® Benefits

Enroll now and enjoy a number of features that can save you time, money and worries, including:

- Protection for your electronics and appliances for as little as \$4.95 a month.
- Convenient billing – right on your electric bill.
- No hidden fees to pay – ever!
- A choice of plans – choose the protection that best protects your investments and meets your needs.



Call 1-800-624-3348 to enroll today.