

WHAT IS NOT COVERED?

- Any costs or expenses other than those necessary to repair or replace a Leak or Failure in a Protected Line (as determined by us).
- Leaks and Failures which first occurred before the Effective Date of your Protection Plans.
- Nonstandard materials.
- Cosmetic finish work (e.g., paint, wallpaper) or restoration to the affected area (e.g., sheetrock, tile).
- Meters or movement of any meter at the time of a Leak or Failure, unless required by the applicable building code.
- Line problems caused by insurable events.
- Damage to property caused by any problem with a line.
- Line problems caused by you or a third-party, such as abuse, neglect, or other abnormal conditions of use.
- Lines located inside a concrete slab.
- Lines which exit your home and extend to pools, pool heaters, outside lighting, appliances, or other structures.
- Updates or upgrades that are not related to a current Leak or Failure.
- Appliances and connectors to appliances.
- Low pressure or clogs due to corrosion or obstacles inside of a line.

Additional Exclusions for the Inside Electric Line Protection Plan:

- Households with an electrical service entrance rated above 400 Amps.
- Replacement of switches and receptacles in colors other than white or beige.
- Solar systems and components, and electronic or computerized systems management controllers.
- Resetting circuit breakers and replacement of fuses.
- The addition of new switches, outlets, or additional service connections.

Additional Exclusions for the Outside Gas Line and Buried House Line Protection Plans:

- High pressure gas lines.

Additional Exclusions for the Inside Water and Inside Sewer Line Protection Plans:

- Plumbing fixtures, including connectors to plumbing fixtures.
- Failures caused by freezing due to your neglect including, but not limited to, your home not being adequately heated or having items connected to outside bibs which caused freezing and line breakage or leaks on your Inside Water Lines.

Additional Exclusions for the Inside Sewer Line and Outside Sewer Line Protection Plans:

- Drain-jet, rod, and/or auger service to clear blockages in non-leaking lines. If we perform these services and determine there is not a leak, then you will be charged a \$75 service fee that will be communicated and collected after the un-clogging service is performed.

Additional Exclusions for the Outside Water Line Protection Plan:

- Components of a well, including but not limited to the well, well cap, well seal, well pump, pressure tank, and storage tank.
- Branch lines.
- All well water lines connected to multifamily housing units.
- Issues with a well, including but not limited to re-digging the well, movement of the well, and electric lines to well components.

MISCELLANEOUS LEGAL INFORMATION

Type of Agreement. This Agreement is a service contract and not an insurance policy.

Transferability. This Agreement may not be assigned or transferred.

Changes to this Agreement. We will provide you with written notice at least 30 days before we modify this Agreement. If we change the fee for any Protection Plan, such change will not take effect until the expiration of any periods for which you pre-paid.

No Waiver. If we choose not to enforce any provision of this Agreement, that will not constitute a waiver of our right to exercise any of our rights in any future situation.

Right to Recover from Third Parties. If we pay for service in response to your claim, you must assign to us your right to recover that cost from third parties.

Concealment or Fraud. You understand and agree that if you; (1) make false statements; (2) submit a fraudulent claim or (3) intentionally conceal or misrepresent a fact or circumstance you shall waive your right to service for all claims (fraudulent and non-fraudulent) under this agreement.

Choice of Law. This Agreement will be interpreted and construed under the laws of the State of Ohio.

Independent Terms and Conditions. If any part of this Agreement is held invalid by a court, there will be no effect on any other parts, which will remain in full force and effect.

Entire Agreement. This Agreement is the entire agreement and understanding between you and us, and it supersedes all other written and oral agreements between you and us.

DEFINITIONS

“Failure” means an Inside Electric Line is not operating properly due to normal wear and tear or a defect in material.

“Inside Electric Line” means an electric supply system from the point of entrance into the home to the switches, outlets, and connection boxes located within the home.

“Inside Gas Line” means a natural gas plumbing supply line system from the point of entrance into the home to the shut-off valve (or where code requires a shut-off valve) at each natural gas appliance located within the home. The Inside Gas Line also includes the single supply line from your natural gas meter located at the house to where the line enters the house. The single supply line must be less than 24 inches in length to be eligible for protection under the Inside Gas Line Protection Plan. The Inside Gas Line does not include any other lines exiting or entering the home.

“Inside Sewer Line” means a sewer drain line system located behind the walls and under the floors inside the home that collects and conveys raw sewage and wastewater from individual house drains to the Outside Sewer Line. The Inside Sewer Line does not include any connections or extensions located outside the walls or above the floors to plumbing fixtures including but not limited to exposed traps, drains, and toilets.

“Inside Water Line” means a water plumbing supply line system from the point of entrance into the home to 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 located within the home. The Inside Water Line does not include any extensions or connections including but not limited to lines to appliances or fixtures, any lines used for inside sprinkler systems, or any lines exiting the home.

“Leak” means a break, tear, or rupture of a utility line which occurs as a result of normal wear and tear or a defect in material.

“Outside Buried House Line” means a single natural gas supply line from the outlet of the meter to the exterior of the foundation of the home. The Outside Buried House Line is a single line and is the most direct line between the meter and the home. It does not include any connections or extensions such as lines to pool heaters or gas lights.

“Outside Gas Line” means a single natural gas supply line from the curb box to the inlet valve of the meter located at the home. If the meter is located outside the home, the Outside Gas Line includes the natural gas line from the outlet of the meter to the exterior of the foundation of the home. The Outside Gas Line is a single line and is the most direct line between the curb box and the home. It does not include any connections or extensions such as lines to pool heaters or gas lights.

“Outside Sewer Line” means a single sewage drain line located outside your home that collects and conveys raw sewage from individual house drains out to the utility owned sewer main line. The Outside Sewer Line is a single line and the most direct line between the exterior foundation of the home and the sewer main line. It does not include any connections or extensions.

“Outside Water Line” means a single water supply line from the curb box to the inlet valve of the meter located inside the home. If the meter is located outside the home the Outside Water Line includes the water line from the outlet of the meter to the exterior of the foundation of the home. Outside Water Line does include an outside water supply line connected to a well. The Outside Water Line is a single line and is the most direct line between the curb box and the home or well and home. It does not include any connections or extensions such as water lines to sprinklers or agricultural meters or lines.

“Protected Line” means an eligible utility line that you enrolled in a Protection Plan and for which your payments are current.

“Term,” means the period of time you have purchased protection and is either an annual period of 365 days or a monthly period of 30 days depending on the payment schedule you selected when you enrolled in Utility Shield.



UTILITY SHIELD SERVICE AGREEMENT FOR SINGLE-FAMILY HOMES

For Communication

Write to:

P. O. Box 9052
Dublin, OH 43017

For Service:

Please Call 1-800-581-8729

To Report a Claim:

Please Call 1-800-581-8604



The Manchester Group
5025 Bradenton Avenue | Suite D
Dublin, Ohio 43017

This Service Agreement explains the rights and obligations between you and us under our Utility Shield program. The words “you” and “your” refer to you, the customer. The words “we,” “us,” and “our” refer to The Manchester Group. Capitalized terms are defined throughout this Agreement and at the end.

ELIGIBILITY

You must own and have the right to access all utility lines you want to protect. Those lines must have been installed by a licensed contractor according to the applicable building code, and they must be connected to a local public utility and in use and in good working order, without any known Leaks or Failures, when you enroll. We reserve the right to confirm eligibility while processing any claim.

WHAT IS COVERED?

Under the various Protection Plans, we will hire a contractor and pay for the direct expenses of repair or replacement of your Protected Lines if they experience a Leak or Failure. The contractor will ensure compliance with applicable building codes at the time of repair or replacement. After the Protected Line is repaired or replaced, the contractor will provide basic site cleanup of the affected area.

WHAT ARE THE LIMITS OF COVERAGE?

We will only pay up to the limits set forth under each Protection Plan description for each claim. Two or more claims on the same line within 90 days of each other will be considered the same claim for the purpose of calculating the limits of coverage.

WHEN DOES COVERAGE BEGIN AND END?

For the Protection Plans you choose, coverage will begin on the Effective Date. The Effective Date will be 15 days after you enroll so long as you have paid for your coverage to begin. Your coverage will continue so long as you remain current on your payments. If your Protection Plans are cancelled at any time, you may re-enroll, and you will obtain a new Effective Date.

PAYMENT

In order to start coverage we must receive payment in full from you for the Protection Plans in which you enrolled. In order to maintain coverage, you must pay on time all charges for the Protection Plans in which you enrolled.

CANCELLATION

You have a “Free Look” period of 30 days from the date of your enrollment to review the service agreement without obligation. During the Free Look period you may cancel this Agreement and receive a full refund of any fees we have received so long as you have not made a claim. After your Free Look period, you may cancel this Agreement by mailing a request for cancellation to The Manchester Group, P.O. Box 9052, Dublin, Ohio 43017, and your cancellation will be final at the end of the monthly period during which you cancelled (or in Illinois only, on the date we receive your cancellation). We will refund any pre-paid coverage that remains when your cancellation becomes final, less the amount of any claims paid.

If you do not pay any amounts owed to us within 30 days, we will immediately and automatically cancel this Agreement for non-payment without providing notice to you, and your lines will not have coverage. Also, we may cancel this Agreement for any reason if we provide written notice to you at least 30 days before the cancellation becomes final. We will refund any pre-paid coverage that remains when your cancellation becomes final, less the amount of any claims paid.

Protection Plan(s)	Description	Limit of Coverage
Inside Electric Line Protection Plan	This Protection Plan covers the cost for repair or replacement necessary to remedy a Failure of your Inside Electric Lines, including costs for circuit breakers, breaker panels, standard wiring, standard wall outlets (including GFCI), standard wall switches, and standard dimmers.	Maximum of \$1,500.00 per claim.
Inside Gas Line Protection Plan	This Protection Plan covers the cost for repair or replacement necessary to remedy a Leak in your Inside Gas Line.	Maximum of \$1,500.00 per claim.
Inside Sewer Line Protection Plan	This Protection Plan covers the cost for repair or replacement necessary to remedy a Leak in your Inside Sewer Line.	Maximum of \$1,500.00 per claim.
Inside Water Line Protection Plan	This Protection Plan covers the cost for repair or replacement necessary to remedy a Leak in your Inside Water Line.	Maximum of \$1,500.00 per claim.
Outside Buried House Line Protection	This Protection Plan covers the cost for repair or replacement necessary to remedy a Leak in your Outside Buried House Line. (Only for Columbia Gas of Ohio customers with natural gas meters NOT located at the house.)	Maximum of \$2,000.00 per claim.
Outside Gas Line Protection	This Protection Plan covers the cost for repair or replacement necessary to remedy a Leak in your Outside Gas Line. (Not available in all areas.)	Maximum of \$3,000.00 per claim.
Outside Sewer Line Protection Plan	This Protection Plan covers the cost for repair or replacement necessary to remedy a Leak in your Outside Sewer Line.	Maximum of \$4,000.00 per claim. Also, If a work permit is required to begin repair work on your Outside Sewer Line, and the repairs require that a public sidewalk or public road be cut, excavated, and repaired (known as “Street Cutting”), then this Protection Plan provides an additional limit of \$4,000.00 for Street Cutting. We will only pay expenses directly related to Street Cutting under this separate limit.
Outside Water Line Protection Plan	This Protection Plan covers the cost for repair or replacement necessary to remedy a Leak in your Outside Water Line.	Maximum of \$4,000.00 per claim. Also, if sidewalks located in a public easement are damaged due to Outside Water Line repair work and require repair or replacement (known as “Sidewalk Repair”) then this Protection Plan provides an additional \$500 for Sidewalk Repair. We will only pay expenses directly related to Sidewalk Repair under this separate limit.

HOW DO YOU MAKE A CLAIM?

You must follow the following claims procedures, or we may deny your claim.

STEP ONE

If you have any problem with a utility line, please call your local utility company. **[If you suspect any natural gas leak, please leave your home immediately and contact your local gas company.]** The utility company’s representative may provide temporary service and give you a deadline for repair, or if there is a severe issue, may turn off your service for safety reasons.

STEP TWO

If you have a Leak or Failure and desire coverage under this Agreement, you MUST contact us immediately and report the Leak or Failure to receive service under this Agreement. Call us at 1-800-581-8604 between 8:00 am – 6:00 pm Eastern Standard Time, Monday through Friday (excluding holidays). After you report your claim to us, we will arrange to have an approved, independent contractor contact you within 12 hours, or by 6:00 pm the next business day if your claim is not an Emergency, to arrange for repair. An Emergency means that you have no service on the affected line.

STEP THREE

If the cost of repair exceeds the coverage limits for a Protection Plan, or if you need work that is not covered by a Protection Plan, the contractor will inform you of those charges before work is performed. You must arrange for your payment of the additional charges to the Contractor before any work begins. You will assist us and the contractor with obtaining a permit for any repair or replacement, if required.

STEP FOUR

After the repair or replacement has been completed, it may be your responsibility to contact the utility company in order to restore service to your home. We will pay for up to two hours of the time a contractor must wait after the completion of the repair for your utility company to restore service. If your local utility company does not require a pre-service inspection, the contractor will restore service.