

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 Leak or Failure.
- 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 any obstruction inside of a line.

Additional Exclusions for the Inside Electric Line Protection Plan:

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

Additional Exclusions for the Outside Gas Line and Outside 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.
- Leaks 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.
- Any leak occurring within 180 days from your enrollment date if roots are present in the line is deemed a pre-existing condition and will not be covered.

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.
- 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

Term. The term of this agreement is the period of time you have purchased protection for and is either an annual period of 365 days or a monthly period of 30 days. This Agreement is a service contract and not an insurance policy.

Transferability. You may not assign or otherwise transfer this Agreement to another party. We reserve the right to assign or otherwise transfer this Agreement or our rights or obligations under this Agreement to another party at our sole discretion.

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 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 with your Schedule Page 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(s)” means an Inside Electric Line is not operating 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 (up to 24 inches in length), from your natural gas meter located at the house to where the line enters the house. 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(s)” 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 over 24 inches in length 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 in the yard, 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 or septic tank. 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(s)” means an eligible utility line that you enrolled in a Protection Plan and for which your payments are current.

“Schedule Page” means the letter you received with this Agreement which states your name, address, building type, what lines you enrolled in a Protection Plan, and the applicable Limit(s) of Coverage.

“Single Family” means a housing unit owned by you that is a single detached home, duplex, triplex, quad, condominium, or row home. If you own a duplex, triplex, or quad building, all lines attached to and in the building must be enrolled in Utility Shield. If you only own a single unit within a duplex, triplex, or quad, or if you share a line in any way with another party, we will prorate any claim payment based on the portion of the line you own. For example, if you share a line with one other party and have a covered claim we will pay 50% of the cost for repair up to the applicable limit(s) of coverage.



UTILITY SHIELD SERVICE AGREEMENT FOR SINGLE-FAMILY HOMES

For Communication
Write to:
P. O. Box 9052
Dublin, OH 43017

For Customer Service:
Please Call 1-800-581-8729

To Report a Claim:
Please Call 1-800-581-8604



Utility Shield is a product of
The Manchester Group, LLC

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.

ELIGIBILITY

All covered lines must be attached to or located in a Single Family home owned by you, and you must own the land upon which your Single Family home was built for outside line protection. All covered 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 (well and septic tank are acceptable) and in use and in good working order, without any Leaks or Failures, when you enroll. It is your sole responsibility to have or obtain any right of way needed by the contractor(s) to repair or replace your Protected Lines. We reserve the right to confirm eligibility while processing any claim.

WHAT IS COVERED?

Under the various Protection Plans, this Agreement provides repair or replacement to restore operational use of your Protected Lines that 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 to the affected area.

WHAT ARE THE LIMITS OF COVERAGE?

We will only pay up to the limits set forth in each Protection Plan's Limit of Coverage 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 Protection Plans you enroll in and pay for directly through The Manchester Group, the Effective Date will be 15 days after your enrollment is processed, provided you have paid for protection to begin. For the Protection Plans you enroll in and pay for through your utility company, the Effective Date will be 15 days after your enrollment is processed and we receive acceptance from your utility company of Utility Shield charges being successfully included on your utility account. Regardless of payment method your protection will only 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 and maintain protection, all charges for the Protection Plans in which you enrolled must be paid in full and on time according to this Agreement. If you do not pay any amounts owed to us within 30 days of the date payment is due, we will immediately and automatically cancel this Agreement for non-payment without providing notice to you, and your lines will not be protected.

FREE LOOK

You have a "Free Look" period of 30 days from the date of your enrollment to review this Agreement without obligation. During the Free Look period you may cancel this Agreement and receive a full refund of any payment we have received so long as you have not made a claim.

CANCELLATION

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). 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.	Listed on your Schedule Page
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.	Listed on your Schedule Page
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.	Listed on your Schedule Page
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.	Listed on your Schedule Page
Outside Buried House Line Protection Plan	This Protection Plan covers the cost for repair or replacement necessary to remedy a Leak in your Outside Buried House Line. (Not available in all areas.)	Listed on your Schedule Page
Outside Gas Line Protection Plan	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.)	Listed on your Schedule Page
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. Street Cutting If a work permit is required to begin repair work on your Outside Sewer Line, and the repairs require that a public road or public sidewalk must be cut, excavated, and repaired ("Street Cutting") then this Protection Plan provides an additional limit of coverage of \$4,000 for Street Cutting. We will only pay expenses related to Street Cutting under this separate limit.	Listed on your Schedule Page
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. Sidewalk Repair If repairs require that a public sidewalk must be cut, excavated, and repaired ("Sidewalk Repair") then this Protection Plan provides an additional limit of coverage of \$500 for Sidewalk Repair. We will only pay expenses related to Sidewalk Repair under this separate limit.	Listed on your Schedule Page

HOW DO YOU MAKE A CLAIM?
<p>You must follow the following claims procedures to receive any service under this Agreement.</p> <p>STEP ONE If you have or suspected a Leak or Failure, 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.</p> <p>STEP TWO If you have a Leak or Failure, you MUST contact us immediately to receive service under this Agreement. You can call us 24 hours a day at 1-800-581-8604 to report a claim. If your call is received between 8:00 am - 6:00 pm Eastern Time, Monday through Friday (excluding holidays), we will arrange to have an approved, independent contractor contact you as soon as possible, or by no later than 6:00 pm the next business day to arrange repair. If you have an Emergency claim (where you have no service on the Protected Line) outside of the hours listed above, you can call us and our after-hours claim representative will explain the Emergency service process to you at the time of your claim.</p> <p>STEP THREE If the cost of repair exceeds the Limit of Coverage for a Protection Plan, or if you need work that is not covered by this Agreement, 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.</p> <p>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.</p>

NOTICE OF SERVICE FEES
<p>If we deny your claim based on an initial assessment, you may still request that we dispatch a contractor to your home; if that contractor confirms you do not have a Leak or Failure protected under this Agreement, you will be responsible for the cost of the service call, as well as the cost for all repairs. You will be billed directly for the service call.</p> <p>If we deny your claim based on an initial assessment, you may contact your own contractor to perform services at your home. If your contractor determines that you do have a Leak or Failure that should be protected under this Agreement, you must call us to resubmit the claim in order to receive service under this Agreement. Unless you call us and resubmit the claim, we will not be responsible for the cost of the service call or repair under this Agreement.</p> <p>This Agreement does not provide protection for clogged Inside or Outside Sewer Lines that are not Leaking. We will facilitate the use of our contractor network to provide you with an unclogging service for the lines you have protected under this Agreement, but the fee for unclogging is your responsibility, and you will be billed directly for the unclogging service.</p>