



## Protection for your Valuable Investments

Every year there are more than 20 million lightning strikes, but it only takes one to cause a damaging electrical surge in your home. And lightning strikes aren't even the most common cause of electrical surges. But for as low as \$4.95/month, your appliances will be covered in the case of an electrical surge. It's a small price to pay for peace of mind.

## Convenient and Reliable Service

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

## TAKE ACTION TODAY

*Call: 1-731-585-0542*

## EASY WAY TO ENROLL

*Call: 1-731-585-0542*

**Important Coverage Information:** Eligibility: An owner/renter of a residential single structure, or a unit within a structure, that is not intended to be moved may be eligible for coverage. This includes single family homes (inclusive of manufactured housing), townhomes and apartments. Recreational vehicles and properties used for commercial purposes are not eligible. Your property is not eligible if you are aware of any pre-existing conditions, defects or deficiencies with your electrical products prior to enrollment. If your electrical products are entirely shared with any third party or covered by a homeowners', condominium or like association, then you are not eligible. Benefits: Coverage provides reimbursement, up to the benefit amount, for the covered cost to repair or replace the following residential electrical products, for which you have sole responsibility, that fail due to an electrical surge (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): appliances, electronics, and electromechanical equipment including, but not limited to, refrigerators, clothes washers, clothes dryers, dishwashers, blenders, mixers, toasters, microwaves, televisions, window air conditioning units, thermostats, lamps, computers, DVD players, game consoles, printers, scanners and handheld devices such as tablets. Reimbursement up to \$125 for standard service call and/or diagnostic fees for a covered repair or replacement is available. Not Covered: Reimbursement for expenses recoverable under any electrical product or add-on home warranty; power tools; electrical products that cannot be replaced with like kind and quality (e.g. antiques); or damage from negligence or otherwise caused by you, others or unusual circumstances. Additional exclusions apply. Arranging for Repair/Reimbursement: Your plan starts the day your enrollment is processed. There is an initial 30-day waiting period before you can request reimbursement, providing 11 months of coverage during the first year. You are responsible for arranging and paying the service technician for your covered repair or replacement. You must call HomeServe within 7 business days of an electrical surge event to request a claim form, and return the completed form (including an invoice from a qualified service technician) within 30 days. Upon renewal/reactivation (if applicable), there is no waiting period. Cancellation: Cancel any time by calling HomeServe at 1-833-521-4827. If you cancel within 30 days of your start date, you will get a full refund (less claims paid, where applicable). Cancellations after the first 30 days will be effective at the end of the then-current billing month, and you will get a pro-rata refund (less claims paid, where applicable.) Renewal: The plan is annual. For E-Z Pay, credit card or debit card customers, unless you cancel, your plan automatically renews annually at the then-current renewal price with your same payment terms. See full Terms and Conditions with complete coverage and exclusion details before enrolling by calling 1-731-585-0542. HomeServe is an independent company, separate from Southwest Tennessee Electric Membership Cooperation. If you prefer not to receive HomeServe solicitations, please call 1-833-521-4827.

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



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

*This program is offered to  
Southwest Tennessee Electric  
Membership Corporation members  
by HomeServe.*



Southwest Tennessee Electric  
Membership Corporation

A Touchstone Energy® Cooperative 

## QUESTIONS & ANSWERS

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

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

### Q: What is an electrical surge?

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

### Q: What causes electrical surges?

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

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

**A:** As long as the claim form is completed properly in full and accompanied by the proper documentation, you will receive payment. The Terms & Conditions describe the complete claims process.

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

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



## COVERAGE LEVELS

\$4.95/month	up to \$1,000/year in protection
\$6.95/month	up to \$2,000/year in protection
\$8.95/month	up to \$3,000/year in protection
\$10.95/month	up to \$4,000/year in protection
\$12.95/month	up to \$5,000/year in protection

## SURGE HELP® Benefits

- Protection for your electronics and appliances from an electric surge for as little as \$4.95/month.
- If your damaged equipment can't be repaired, you will be reimbursed up to the annual benefit amount.
- No equipment or installation required.

## Simple Claims Process

1. Call 1-833-521-4827 to request a claim form.
2. Have a repair technician diagnose your damaged item(s).
3. Return a properly completed claim form along with any estimates or receipts.
4. You will be reimbursed up to the benefit amount for the repair or replacement of your equipment.

## HOW EXPOSED IS YOUR HOME TO ELECTRICAL SURGES?

### At-Risk Electrical Products



Computers



TV(s)



Central Air/Heat Pump



Pump



Dishwasher



Dryer



Stove



Lamps



Refrigerator



Home Entertainment System



Well Pump



Phone(s)



Microwave



Ceiling Fans



Washing Machines

Take Action Today >

Call: 1-731-585-0542