



Many people think that every major appliance and system inside and outside their home is covered by homeowner's insurance. That is not usually the case. Most policies don't typically cover the normal wear-and-tear that comes from aging.

The protection programs offered by Pivotal Home Solutions* within the Cooperative Home Services Program were selected to provide maximum convenience and coverage for residential members. These programs provide value added service to member cooperatives' homeowners which often translates to increased customer satisfaction.



Electric Line Protection Program Bundle | \$3.95** monthly

There are many components and wires that run inside and outside of a home. Over time, normal wear and tear can cause these lines to fail – potentially causing a home to lose power and requiring immediate attention. The Electric Line Protection Program can help protect from the aggravation and cost of repairs to the electric lines inside and outside of a home.

***Year One (1) introductory price. Pricing will rise to \$795 in year two.*

FEATURES

- ◆ Repairs made by independent, insured local contractors
- ◆ No pre-inspection required
- ◆ One (1) year warranty on all covered repairs
- ◆ Low monthly price
- ◆ No service fees, no deductibles and no claim forms
- ◆ Cost of permits (if applicable)
- ◆ Unlimited service calls
- ◆ Site restoration of affected area (if applicable)
- ◆ All hours/days access to customer service
- ◆ Generous coverage limits

COVERS

- ◆ *Interior Coverage*
Protected Repairs to failure of a home's electrical system (at or below 400 amps) from the circuit breaker panel or fuse box to the switches and/or outlets in a home's circuits including but not limited to a short in the electrical wires and broken light switches, outlets and receptacles
- ◆ *Exterior Coverage*
Repairs or replacements to overhead and underground exterior electrical lines, weather heads service entrance wiring, insulations, risers, meter boxes, exterior outlets and permanent wiring to fixtures such as light posts, pool pumps, and detached garage or sheds

* Products listed above may not be available in all states. Coverage and availability may vary by location.



Surge Protection Program | \$3.95-\$5.95* monthly

Appliances, electronics and heating and air conditioning systems can be damaged by electrical power surges and it may cost thousands of dollars to repair or replace these items. The Surge Protection Program offers financial protection and freedom from worry concerning damage to a home's electronic systems and electrical appliances caused by an electrical surge.

**Higher price point correlates to a higher coverage amount*

FEATURES

- ◆ No pre-inspection required
- ◆ Low monthly price
- ◆ No service fees and no deductibles
- ◆ All hours/days access to customer service
- ◆ Generous coverage limits

COVERS

- ◆ Repair or replacement of electrical products inside the member's residence and owned by the customer at that address.
- ◆ Repair or replacement due to normal wear and tear resulting from electrical surges
- ◆ Repair and replacement of items such as refrigerators, televisions, computers, smart devices etc.



Gas Line Protection Program | \$4.95 monthly

There can be hundreds of feet of natural gas lines running inside a home. Over time, normal wear and tear may cause leaks to these lines – creating a potentially dangerous situation. In addition leaking gas lines, could mean service interruption to homeowners with no way to heat, cook meals, or perform basic household tasks. The Gas Line Protection Program offers homeowners protection from all covered repairs. An annual in-home inspection is also included.

FEATURES

- ◆ Repairs made by independent, insured local contractors
- ◆ No pre-inspection required
- ◆ One (1) year warranty on all covered repairs
- ◆ Low monthly price
- ◆ No service fees, no deductibles and no claim forms
- ◆ Cost of permits (if applicable)
- ◆ Unlimited service calls
- ◆ All hours/days access to customer service
- ◆ Generous coverage limits

COVERS

- ◆ Replacement of a natural gas flexible connector and shut off valve
- ◆ Repair natural gas piping
- ◆ Repair pipes and connectors leading to heating system
- ◆ Repair corrugated stainless steel tubing
- ◆ Covers both natural gas and propane lines



Water Heater Repair and Replacement Program | \$7.95 monthly

The home's water heater is an essential part of ensuring that a family can perform everyday tasks such as showering, washing hands and doing laundry.

FEATURES

- ◆ Repairs made by independent, insured local contractors
- ◆ No pre-inspection required
- ◆ One (1) year warranty on all covered repairs
- ◆ Low monthly price
- ◆ No service fees, no deductibles and no claim forms
- ◆ Cost of permits (if applicable)
- ◆ Unlimited service calls
- ◆ All hours/days access to customer service
- ◆ Generous coverage limits

COVERS

Repairs to a home's water heater unit (gas, electric). The program covers all components and parts including circulating pump and relief valve. If repair can not be made, a replacement may be an available within the generous coverage limit.



Heating Protection Program | \$9.95-\$17.95* monthly

In most parts of the country, seasonal temperature variations make a working heating system a must for every house. The Heating Protection Program covers repairs to the home's heating system including natural gas, oil or propane furnaces, or central forced air or circulating systems).

**Higher price point correlates to a higher coverage amount*

FEATURES

- ◆ Repairs made by independent, insured local contractors
- ◆ No pre-inspection required
- ◆ One (1) year warranty on all covered repairs
- ◆ Low monthly price
- ◆ No service fees, no deductibles and no claim forms
- ◆ Cost of permits (if applicable)
- ◆ Unlimited service calls
- ◆ All hours/days access to customer service
- ◆ Generous coverage limits

COVERS

Repairs to home heating system includes belts and pulleys, capacitors, fan controls & relays, heating elements, pilot burners and thermostats caused by normal wear and tear



Cooling Protection Program | \$9.95-\$17.95* monthly

In most parts of the country, seasonal temperature variations make a working air conditioning system a must for every house. The Cooling Protection Program covers repairs to the home's central air conditioning system including blowers, circuit boards, refrigerant, thermostats and transformers.

**Higher price point correlates to a higher coverage amount*

FEATURES

- ◆ Repairs made by independent, insured local contractors
- ◆ No pre-inspection required
- ◆ One (1) year warranty on all covered repairs
- ◆ Low monthly price
- ◆ No service fees, no deductibles and no claim forms
- ◆ Cost of permits (if applicable)
- ◆ Unlimited service calls
- ◆ All hours/days access to customer service
- ◆ Generous coverage limits

COVERS

Repairs to home's central air conditioning system including blowers, circuit boards, refrigerant, thermostats, and transformer caused by normal wear and tear.



Heating Maintenance \$8.95 monthly

Offers one yearly visit only

FEATURES

- ◆ Inspection by independent insured local contractor
- ◆ No pre-inspection required
- ◆ No service fees, deductible or claim forms
- ◆ Low Monthly price

COVERS

Maintenance to the principal central heating system of the home, powered by either a gas, electric or propane furnace or boiler.



Cooling Maintenance \$8.95 monthly

Offers one yearly visit only

FEATURES

- ◆ Inspection by independent insured local contractor
- ◆ No pre-inspection required
- ◆ No service fees, deductible or claim forms
- ◆ Low Monthly price

COVERS

Maintenance to the principal central cooling system of the home.



Outside Water Line Protection Program | \$4.95 monthly

The water line is located underground and connects a home to the well or the water main in the street. Repairs can be expensive and may require heavy construction equipment to excavate and repair the line.

FEATURES

- ◆ Repairs made by independent, insured local contractors
- ◆ No pre-inspection required
- ◆ One (1) year warranty on all covered repairs
- ◆ Low monthly price
- ◆ No service fees, no deductibles and no claim forms
- ◆ Cost of permits (if applicable)
- ◆ Unlimited service calls
- ◆ Basic site restoration of affected area (if applicable)
- ◆ All hours/days access to customer service
- ◆ Generous coverage limits

COVERS

Leaks or breaks in the exterior water service line caused by the normal wear and tear. This protection program also includes excavation and restoration, inspections, fitting external valves, and welding, pipe cutting and sealing



Outside Sewer Line Protection Program | \$9.95 monthly

The sewer line is located underground and connects a home to the sewer main in the street or the septic tank. Repairs can be expensive and may require heavy construction equipment to excavate and repair the line.

FEATURES

- ◆ Repairs made by independent, insured local contractors
- ◆ No pre-inspection required
- ◆ One (1) year warranty on all covered repairs
- ◆ Low monthly price
- ◆ No service fees, no deductibles and no claim forms
- ◆ Cost of permits (if applicable)
- ◆ Unlimited service calls
- ◆ Basic site restoration of affected area (if applicable)
- ◆ All hours/days access to customer service
- ◆ Generous coverage limits

COVERS

Clogs or blockages resulting from normal wear and tear. This protection program also includes excavation and restoration, inspections, unblocking and clearing of the service line, welding, pipe cutting and sealing. Lines that run to septic tank are also included

Program Bundles

- ◆ **Outside Water and Sewer Line Protection**
\$12.95 monthly
- ◆ **Total Line Coverage | \$24.95 monthly**
(Outside Water Line/Outside Sewer Line/
Electric Line/Gas Line)
- ◆ **Heating /Cooling Repair | \$18.95-\$34.95 monthly**

**Higher price point correlates to a higher coverage amount*

For more information

Nick Alexander

1-877-256-9001 (office)

1-305-342-2753 (mobile)

nick.alexander@coophomeservices.org