

PLAN SUMMARY

Agreement Holder:
(Member)

Email Address:

Service Address: Line 1
Line 2
City
Province Postal Code

Selected Plan: Furniture Plan
Appliances Plan
Home Systems Plan
Furniture and Appliances Combo Plan
Appliances and Home Systems Combo Plan
Furniture and Home Systems Combo Plan
Whole Home Plan (Furniture, Appliances & Home Systems)

Effective Date:

PLAN COVERAGE SUMMARY

FURNITURE COVERAGE



Covered Items:

- Occasional / Side Chair
- Loveseat / Oversized Chair
- Sofa / Sectional
- Mechanical / Electrical Upholstered Furniture
- Ottoman / Futon
- Occasional Tables
- Dining Chairs, tables, benches
- Mattress or Foundation
- Bedroom Furniture

Maximum Benefit Limit During Plan Term ("Maximum Limit")

Total Maximum Furniture Benefit Limit of **\$2,000.00** per year (non-cumulative).

Accidental Stain or Damage Limit

100% of purchase price, pro-rated from date of purchase for product purchased while a Plan Member up to Maximum Limit.

Wear, Tear and Other Coverage Limit

50% of purchase price, pro-rated from date of purchase for product purchased while a Plan Member up to Maximum Limit.

Prior purchase or no-receipt purchase

\$50.00 for up to two (2) furniture items during Service Period (non-cumulative).

(See **Section E** for complete coverage terms and conditions.)

APPLIANCES COVERAGE



Covered Items:

- Refrigerator including built-in ice and water dispenser
- Range / Oven / Cooktop
- Dishwasher
- Clothes Washer
- Clothes Dryer
- Freezer
- Ice-maker (free standing)
- Microwave oven (built-in)
- Trash compactor

Maximum Benefit Limit During Plan Term ("Maximum Limit")

Total Maximum Appliances Benefit Limit of **\$3,000.00** per year (non-cumulative).

(See **Section F** for complete coverage terms and conditions.)

HOME SYSTEMS COVERAGE



Covered Items:

- Air conditioning with ductwork
- Heating/furnace with ductwork
- Electrical
- Doorbells
- Wired smoke detectors
- Ceiling and exhaust fans
- Plumbing including stoppages
- Water heaters
- Garbage disposals
- Instant hot/cold dispensers
- Central vacuums

Maximum Benefit Limit
During Plan Term ("Maximum Limit")

Individual component maximum benefits as described in terms and conditions to an aggregate Total Maximum Home Systems Benefit Limit of **\$5,000.00** per year (non-cumulative).

*(See **Section G** for complete coverage terms and conditions.)*

MULTIPLE PLAN BENEFIT COVERAGE AND LIMITS

Combo Plans (One of Any 2 Plans):

- (a) Furniture & Appliances Combo Plan
- (b) Appliances & Home Systems Combo Plan
- (c) Furniture & Home Systems Combo Plan

Coverage for each category is identical to the individual product category as outlined above.

Bonus Coverage: Includes annual \$100 Credit Allowance during any Renewal Service Period for following additional services:

- (a) Furniture Cleaning or Appliance Inspection
- (b) Appliance Inspection or pre-season HVAC tune-up
- (c) Furniture Cleaning or pre-season HVAC tune-up

Total Maximum Combo Plan Benefit Limit of \$5,000.00 for each Plan (total **\$10,000.00**) per year (non-cumulative).

Whole Home Plan (All 3 Plans)

Coverage for each category is identical to the individual product category as outlined above.

Bonus Coverage: Includes annual \$200 Credit Allowance during any Renewal Service Period one of the following services: Furniture Cleaning; Appliance Inspection or pre-season HVAC tune-up.

Total Maximum Whole Home Plan Benefit of \$7,000.00 for each Plan (**\$21,000.00**) per year (non-cumulative).

Trade Service Fee (Applies to all Plans)

A Trade Service Fee of \$75.00 (inclusive of any sales taxes) is applicable for each Service Request requiring technician services. See *Section C7*.

Section A - YOUR SERVICE PLAN AGREEMENT – TERMS AND CONDITIONS

- A1. **Agreement:** This Service Plan Agreement, ("Agreement"), is marketed, administered and issued by **Zucora Inc.** ("ZucoraHome") and shall be effective on the date first noted above (the "Effective Date") in the Plan Summary identifying your plan (the "Selected Plan"). Throughout this Agreement the words, **you, your, or Member**, refer to the Agreement Holder shown in your Plan Summary. The words, ZucoraHome, we, us and our, refer to **Zucora Inc.** This Agreement is governed by the laws of your province and Canada. By paying a Service Plan Fee, you have deemed to have read the Terms and Conditions of this Agreement.
This is a ZucoraHome Service Plan Agreement, not an insurance policy.
- A2. **Services:** During the coverage period, ZucoraHome will provide services ("**Services**") that may include arranging for the delivery of professional cleaning products (where appropriate), or providing an Authorized Service Technician ("**Service Technician**") to clean or repair the furniture, or repair major home appliances or repair home systems ("**Covered Item(s)**") identified as being covered in your Plan Summary in accordance with the Terms and Conditions of this Agreement. This Agreement is intended to provide protection against the cost of repairing and in some instances replacing, certain types of wear and tear and mechanical breakdowns for specific Covered Items in your home. Items not owned by you (for example, furniture, appliances or home systems that are rented) are not eligible or included as Covered Items under this Agreement. Various other provisions in this Agreement limit and restrict coverage - **please read this Agreement carefully** - to determine your rights, obligations, and what is and is not covered.
- A3. **Location:** ZucoraHome will provide service for Covered Items that:
- are located in a ZucoraHome service area where ZucoraHome is able to provide such services ("Service Location").
 - are installed and located within the perimeter of the Member's primary residential home property not exceeding 465 m² (5,000 ft²). With the exception of air conditioning units, any Covered Items located on the exterior or outside the Member's primary home (including garage, porch or patio) or located in a common area are not covered by this Agreement.
 - are installed in the Member's property unit, or property unit is part of a multiple unit property, condominium or townhouse property.
 - were properly installed and are in good and safe working condition as of the Effective Date of this Agreement.
 - have become damaged or inoperable due to normal usage after the Effective Date of this Agreement.
 - are reported as requiring service during the term of this Agreement.
- A4. **Prior Defects:** This Agreement **does not cover** defects, damage or service requirements ("Prior Issues") known by the Member prior to the Effective Date of this Agreement. Prior Issues are excluded from coverage until proof of repair(s) has been received by us and determined by us to be satisfactory. We provide service or repair for unknown conditions if the condition would not have been detectable by the Member through visual inspection and simple mechanical test.
- A5. **Consumer Service:** Service coverage is for owned or rented residential properties, is limited to one Agreement per household and does not include commercial properties or residences used as businesses (including daycares, nursing homes, etc.)

Section B - GENERAL TERMS

- B1. **Service Periods.** The initial service period of this Agreement shall begin on the Effective Date and will continue for one (1) year ("Initial Service Period") from the Effective Date, unless earlier terminated in accordance with this Agreement. This Agreement will be automatically renewed and extended for additional successive one (1) year service periods (each, a "Renewal Service Period") after expiration of the Initial Service Period or then-current Renewal Service Period, if any, on which date this Agreement shall be renewed ("Renewal Date") unless either party provides thirty (30) calendar days' notice of non-renewal or this Agreement is otherwise terminated in accordance with this Section. The Initial Service Period and any Renewal Service Period may be individually or together be referred to as a "Service Period."
- B2. **Payments:** Payments for this Plan ("Service Plan Fees") are required to be paid in advance for each annual or monthly billing cycle and must be paid by credit card. Your billing date ("Billing Date") is the day this Agreement first becomes effective and the initial payment is received by us for the first billing cycle. In the event your Billing Date for a monthly billing plan does not occur every month (for example, the 31st) you will be billed on the last day of the month.
- B3. **Transfer:** This Agreement may be transferred from you to a Transferee or transferred from the current Service Location to a new Service Location for a \$25.00 Administration Fee, paid to ZucoraHome, subject to ZucoraHome providing such coverage or service in the Transferee's or the new Service Location. You must notify ZucoraHome and confirm such transfer is acceptable by contacting us at 866.667.6695.
- B4. **Plan Modifications:** You may choose to modify (increase or reduce coverage) of your Selected Plan at any time by contacting ZucoraHome at 866.667.6695. The revised Selected Plan coverage shall take effect immediately any adjustment amount (greater or less) arising from such change to your Selected Plan shall be reflected on your next payment date.
- B5. **Renewal Adjustments:** Any Renewal Service Period of this Agreement could result in changes in rates or terms of this Agreement and we agree to notify you at least forty-five (45) days prior to the expiration of the Initial Service Period or any Renewal Service Period of any adjustments to plan fees, service fees or any other revisions to the terms of this Agreement.
- B6. **Termination:** These following conditions apply to any termination of your Selected Plan:
- a) ZucoraHome may immediately terminate this Agreement for the following reasons:
 - i. if you breach any of the terms of this Agreement, including failing to pay a fee or charge payable by you under the terms of this Agreement, and do not cure such breach within thirty (30) days of notification of such breach by ZucoraHome;
 - ii. if you engage in fraud or misrepresentation of facts material to issuance and operation of this Agreement;
 - iii. upon our mutual agreement with you to terminate this Agreement (subject to any Cancellation Charges);
 - iv. if you harm or threaten the safety or well-being of any employee of ZucoraHome, a ZucoraHome service provider or any property of ZucoraHome or of the service provider.

- b) You may terminate this Agreement at any time within ten (10) days of the Effective Date of the Initial Service Period and receive a full refund of any amounts paid, provided that no Service Requests have been submitted during the Initial Service Period. In the event you wish to terminate this Agreement on a date ("Termination Date") prior to the expiration of a current Service Period, you agree and shall be responsible for payment of the lesser of: a) the total amounts remaining payable for the Service Period; or b) costs related to any Service Requests processed on your behalf during the current Service Period, up to and including the Termination Date. All amounts paid by you are non-refundable. You agree that we shall not be obligated to accept any Service Requests or to provide any further services upon termination of this Agreement.

- c) To terminate this Agreement, you must contact us by calling 1.866.667.6695.

Section C - REQUESTING SERVICE

- C1. **Service Requests:** ZucoraHome is available to accept your service requests 24 hours a day, 365 days a year and we may be contacted in the following manner:
- By online Service Request at: service.zucorahome.com
 - By Email to: service@zucorahome.com
 - By Telephone at: 1.866.667.6695
- C2. **Photographs:** To assist with faster resolution of your Service Request, you may be requested to provide ZucoraHome with photos of the damaged component(s) related to the Covered Item.
- C3. **Authorized Service:** ZucoraHome has the sole right to select and arrange for an authorized ZucoraHome Service Technician to perform the work to be provided by this Agreement. Only work authorized and arranged by ZucoraHome is covered by this Agreement. ZucoraHome will not reimburse you for service performed by you or your own contractor without prior authorization from ZucoraHome.
- C4. **Normal Response:** Under normal circumstances, either ZucoraHome, or an authorized ZucoraHome Service Technician will contact you within twenty-four (24) business hours during normal business hours (Monday-Friday) and within 48 hours on weekends or holidays to schedule a mutually convenient appointment, during normal business hours, to perform non-emergency service.
- C5. **Emergency Response:** In an emergency situation, we will make reasonable efforts to expedite service within twenty-four (24) hours. An emergency situation is defined as:
- A plumbing failure that causes interior flooding;
 - A complete loss of heat or air conditioning in extreme temperature conditions;
 - A system failure that causes ongoing damage to your home;
 - A condition that immediately endangers health and safety as a result of the malfunctioning of a Covered Item.
- C6. **Expediting Normal Response:** ZucoraHome will accept your request to expedite non-emergency service only if an authorized ZucoraHome Service Technician is available to provide the service requested. If the Service Technician agrees to expedite the scheduling of a non-emergency service, you will be responsible for any additional fees, including overtime compensation.
- C7. **Trade Service Fee:** For each separate Service Request with respect to one or more Covered Items in an individual product group (Furniture, Appliances, Home Systems), when a Service Technician is required, you are responsible for payment of the Trade Service Fee of \$75.00 (inclusive of any sales taxes) in effect at the time of placing the Service Request. The Trade Service Fee is due and payable to ZucoraHome for each Service Request, including the following circumstances:

- a. when you cancel a Service Request after the Service Technician is enroute to your home;
- b. when you deny the Service Technician with access as may be required to perform a diagnosis or to undertake resolution of the Service Request;
- c. when the Service Technician's diagnosis results in a partial or complete exclusion of coverage for the Service Request; or
- d. ZucoraHome approves your request for a second opinion and the second opinion is not different than the original.

- C8. **Guaranteed Repairs:** Repairs provided under a Service Request are guaranteed by ZucoraHome for thirty (30) days. Should failure occur on the Covered Item within thirty (30) days of service another Trade Service Fee will not be charged for the same issue.
- C9. **Non-Payment of Fees:** Failure to pay any fees that are due and payable will result in suspension of Coverage until such time as the required fee is paid. At that time, Coverage will be reinstated, but the Agreement period will not be extended and normal billing shall resume. In addition, ZucoraHome will have the right to terminate this Agreement in accordance with Section B6 hereof in the event you fail to pay any fees that are due and payable.
- C10. **Second Opinion:** ZucoraHome reserves the right to obtain a second opinion at our expense. In the event that ZucoraHome advises you that the malfunction is not covered, you have the right to request a second opinion from another ZucoraHome Service Technician within seven (7) days from the time ZucoraHome advises you the malfunction is not covered by your Plan. In the event the outcome of the second opinion is different than the first opinion, you will not be responsible or owe the additional Trade Service Fee. However, if you request a second opinion, and the outcome of the second opinion is the same as the first opinion, you will be responsible for payment of the additional Trade Service Fee.
- C11. **Remote Service:** Although ZucoraHome has created an extensive, reputable and unbiased network of Service Technicians who provide service to our Members, our network is not all-inclusive for every trade, in every location. For that reason, we may authorize or require you to contact an independent Service Technician (outside of the ZucoraHome network) to obtain service. If so, we will provide you with the requirements and/or qualifications of the Service Technician required to resolve the Service Request.
ZucoraHome will authorize payment or reimbursement for approved service and/or repairs, based on our negotiated rates with our Service Technicians (in the ZucoraHome network) and our various suppliers.
- C12. **Access:** It is your responsibility to ensure the area near the Covered Item is free and clear of any non-related items for the Service Technician to perform the requested diagnosis or requested service. In the event the area is not accessible the Service Technician will return at a later date and you will be responsible for an additional Trade Service Fee.
- C13. **Gift Cards:** Where a Covered Item may require replacement, ZucoraHome reserves the right to arrange for the purchase and delivery of a replacement item, or alternatively, at ZucoraHome's sole discretion, to issue a Gift Card to you as compensation for the replacement of the Covered Item in an amount that is determined by us. The Gift Card may be issued for a retailer where you purchased the Service Plan Agreement or for an alternative retailer that is capable of providing a similar replacement item for the Covered Item being replaced.

Section D – WHAT THIS AGREEMENT DOES NOT COVER

- D1. **Force Majeure:** Repairs or product replacement required as a result of Fire, Freeze, Flood or other Acts of God; Accidents; Vandalism; Improper Installation; Cosmetic Defects; Design Flaws; Manufacturers' Defects; Structural Defects; Power failure, shortage, surge, overload, or inadequate capacity are not covered.
- D2. **Operation:** Failure to Clean or Maintain; Improper Previous or Attempted Repair; Routine Maintenance; Odours; Noises; Damage due to pests or animals (not including pets); Neglect; Misuse; Abuse; Missing Parts; or Adjustments are not covered.
- D3. **Consequential Damages:** ZucoraHome is not responsible for Consequential or Secondary Damage (including Consequential Damages due to a Service Technician's conventional repair efforts of the primary item) nor for failure to provide timely service due to conditions beyond our control; including but not limited to, part or equipment delays or labour difficulties.
- D4. **Commercial Use:** ZucoraHome does not cover Furniture, Appliances or Systems classified by the manufacturer as Commercial, Commercial Equipment modified for domestic use, or Covered Items located in family dwellings used for commercial purposes.
- D5. **Maintenance:** You are responsible for providing maintenance and cleaning on Covered Items as specified by the manufacturer to ensure continued coverage on such items. For Example: heating and air conditioning systems require periodic cleaning and/or replacement filters and cleaning of evaporator and condenser coils.
- D6. **Mould, Mildew, Odour, Rot or Fungus:** ZucoraHome is not, under any circumstances, responsible for the diagnosis, repair, removal or remediation of Mould, Mildew, Odour, Rot or Fungus, or any damages resulting from or related to Mould, Mildew, Odour, Rot or Fungus, even when caused by or related to the malfunction, repair or replacement of a Covered Item.
- D7. **Covered Item Access:** ZucoraHome is not responsible for providing or closing access to Covered Items, except as noted under Limits for Plumbing and Ductwork. We are not responsible for additional charges to remove or install systems, appliances, or non-related equipment in order to make a Covered Item repair; nor do we cover the cost of restoration of wall coverings, floor coverings, counter tops etc.
- D8. **Positioning Equipment:** ZucoraHome is not responsible for the cost of lifting equipment, cranes or any other equipment to gain access to the Covered Items.
- D9. **Code Upgrades; Toxic Materials; Disposal:** If upgrades are required to the Covered Items, ZucoraHome cannot perform service until corrective work has been completed. If additional costs are incurred in order to comply with health, safety or government regulations, ZucoraHome will not be responsible for any additional expense, or any costs relating to permits in respect of the Covered items.

ZucoraHome will not perform services involving hazardous or toxic materials including, but not limited to, Asbestos, Mold, Lead Paint, or Sanitation of Sewage Spills, nor will ZucoraHome pay costs related to recapture and/or disposal of Refrigerator/Freezer Refrigerants, Contaminants, Hazardous or Toxic Materials with respect to any Covered Items.

- D10. **Repair; Replacement; Upgrading:** ZucoraHome is not responsible for delay in obtaining parts or replacement equipment. We reserve the right to repair and/or replace components of Covered Items with non-original manufacturer's parts, including rebuilt or refurbished parts. We will not upgrade any covered item, except at our sole discretion. Our responsibility is limited to providing replacement of Covered Items that are comparable in features, capacity and efficiency, but not for matching in dimensions, color, or brand. We are not responsible for the cost of installation, construction, carpentry, or other modifications made necessary by existing or installing different equipment. We reserve the right to provide compensation in lieu of repair or replacement in the amount of our actual cost. Payment will be provided based on our negotiated rates with our Service Technicians and suppliers, which may be less than retail. We are not responsible for work performed once you accept compensation in lieu of service. If we provide reimbursement or compensation in lieu of service, the approximate time to issuance of a payment is ten (10) business days.
- D11. **Incompatibility:** ZucoraHome is not responsible for upgrades, components, parts, or equipment required due to the incompatibility of the existing equipment with a replacement Covered Item, or component, or part thereof, or with any new type of chemical or material used to run the replacement equipment; including but not limited to, differences in technology, refrigerant requirements, or efficiency as mandated by Federal, Provincial, or Municipal Governments (except as noted in Central Air Conditioning).

Section E – FURNITURE COVERAGE

E1. Covered Furniture Items includes household furnishings constructed of upholstered fabric, leather, synthetic leather, metal, glass and wood materials and include the following items:

- Occasional / Side Chair
- Loveseat / Oversized Chair
- Sofa / Sectional
- Sofabed
- Mechanical or Electrical Upholstered Furniture
- Ottoman / Futon
- Occasional Tables
- Dining chairs, Tables, benches
- Mattress or Foundation
- Bedroom Furniture

E2. What is Covered?

- (a) **ACCIDENTAL DAMAGE COVERAGE:** Repair or replacement of components, or replacement of a Covered Item, or issuance of a Gift Card for the product value (see "Furniture Plan Benefits"), where the Covered Item is accidentally stained by common household food or beverages or is accidentally damaged from a single incident such as a single rip or tear; unless such damage is identified under Wear, Tear and Other Coverage set out below.
- (b) **WEAR, TEAR AND OTHER COVERAGE:** Repair, replacement or issuance of a Gift Card for the product value (see "Furniture Plan Benefits") for a Covered Item as a result of normal use causing failure of frames, joints, mechanisms, electronic or moving parts. Wear and tear also includes accumulated soiling, multiple rips or tears, scratches, seam separation, fabric pulls, pilling, fraying, button loss or any material deterioration; pet damage, build-up of perspiration or body or hair oils, grease stains, paint, bleach, nail polish or remover, material fading, colour loss, dye transfer, cracking, peeling, or foam resiliency.

E3. What is NOT Covered? Coverage is not provided for any Covered Item that becomes damaged as a result of failure to comply with the manufacturer's instructions for use, cleaning or maintaining the Covered Item and in the following circumstances;

- a. where any damage to a mechanical or electrical component is a result of improper installation, moisture, liquid spills, lightning, power failures and/or power surges, or physical damage;
- b. as a result of mishandling, abuse, misuse or neglect of the Covered Item;
- c. odours of any kind or stains caused by corrosive substances, acids;
- d. Covered Items consisting of X-coded fabrics or non-colourfast fabrics, natural materials such as silk, virgin wool or natural, unfinished/nubuck or naked leathers;
- e. any natural markings or characteristics in leather that may cause appearance variations;
- f. any unfinished natural wood, ceramic, quartz, marble, or similar materials;
- g. any damage or stains caused while Covered Items are in transit, moving, relocation or storage;
- h. where item is considered to be custom-built, heirloom or antique furnishing;
- i. Acts of God, fraud, intentional acts, war or hostilities of any kind arising from illegal activity;
- j. any damage covered by any insurance program or anything not specifically identified and included as being covered.

E4. FURNITURE PLAN BENEFITS

(a) **ACCIDENTAL STAIN AND DAMAGE COVERAGE:** Applies to new Covered Items that have been purchased from a Retailer, while a Member and where Accidental Stain and Damage Coverage is applicable, ZucoraHome will attempt, at its sole option, to remove the accidental stains using either professional stain removal products or by providing professional technician services for stain removal or product repair (requires a Trade Service Fee to be paid in advance of dispatching a technician). In the event the Covered Item requires replacement and subject to receipt by ZucoraHome of a copy of the invoice issued with date of purchase by the Retailer, a Gift Card may be issued to the Member for the Purchase Price (not including taxes, delivery or other charges), with such value calculated on a pro-rated basis as follows:

- (i) First 12 months following date of purchase: 100% of Purchase Price
- (ii) 13th month to 24th month following date of purchase: 80% of Purchase Price
- (iii) 25th month to 36th month following date of purchase: 40% of Purchase Price
- (iv) 37th month to 48th month following date of purchase: 20% of Purchase Price
- (v) 49th month and thereafter, following date of purchase: 10% of Purchase Price to the maximum of the Furniture Plan Benefits Limit.

(b) **WEAR, TEAR AND OTHER COVERAGE:** Applies to new Covered Items that have been purchased from a Retailer, while a Member and where Wear, Tear and Other Coverage is applicable, ZucoraHome will attempt, at its sole option, to remedy the condition, or remove the accumulated stains by using either professional stain removal products or by providing professional technician services for stain removal or product repair (requires a Trade Service Fee to be paid in advance of dispatching a technician). In the event of the Covered Item requires replacement and subject to receipt by ZucoraHome of a copy of the invoice issued with date of purchase by the Retailer, a Gift Card may be issued to the Member for the Purchase Price (not including taxes, delivery or other charges), such value based on a pro-rated basis as follows:

- (i) First 12 months following date of purchase: 50% of Purchase Price
- (ii) 13th month to 24th month following date of purchase: 40% of Purchase Price
- (iii) 25th month to 36th month following date of purchase: 20% of Purchase Price
- (iv) 37th month to 48th month following date of purchase: 10% of Purchase Price
- (v) 49th month and thereafter, following date of purchase: 5% of Purchase Price to the maximum of the Furniture Plan Benefits Limit.

(c) **PRIOR PURCHASE OR NO PURCHASE RECEIPT:** For replacement of any Covered Item purchased prior to subscribing to a Smarter Living Plan that includes Furniture, or where no proof of purchase can be provided by the Member as to original Purchase Price or date of purchase of the Covered Item, the Member shall receive up to fifty dollars (\$50.00) for each Covered Item replacement, to a maximum of two (2) Covered Item replacements annually, to the maximum of the Selected Plan Limit.

E5. FURNITURE PLAN MAXIMUM BENEFIT LIMITS

(a) **Maximum Benefit Limit:** Total annual limit related to diagnosis, stain removal, provision of cleaning products, repair, component replacement, value of Gift Cards issued or cleaning allowance for any one single or multiple Furniture Covered Items, is up to a maximum of two thousand dollars (**\$2,000.00**) per annual Service Period and is non-cumulative. The Maximum Benefit Limit may be greater if the Furniture Plan is included with a Combo Plan or Whole Home Plan.

Section F – MAJOR APPLIANCES COVERAGE

F1. Covered Major Appliance Items include the following kitchen and laundry Covered Items:

KITCHEN APPLIANCES

- Refrigerator (single compressor)
- Oven / Range / Cooktop
- Dishwasher
- Built-in Microwave
- Range Hoods
- Freezers
- Trash Compactors

LAUNDRY APPLIANCES

- Clothes Washer
- Clothes Dryers
- Washer & Dryer Pairs
- Laundry Pedestals

F2. What is Covered? Components and parts that affect the operation of the Covered Item. Repair or replacement of components and parts that malfunction due to normal wear and tear and are not related to conditions or items identified as "Not Covered".

F3. What is NOT Covered? Coverage is not provided for any Covered Items that include damage or loss of items that do not affect the operation of the Covered item, including, but not limited to:

- touch pad assemblies, plastic mini tubes, soap dispensers, knobs, filters, lint screens, venting components, dials, interior thermal shells, trim kits, hinges, wheels;
- ice crushers, non-standard beverage dispensers and their respective components, racks, shelves, removable buckets and trays, refrigerant recapture/recovery/recharge, Freon or coolant;
- where components are damaged as a result of improper installation, lightning, power failures and/or power surges, or physical damage;
- any damage covered by any insurance program or anything not specifically identified and included as being covered.

F4. APPLIANCES PLAN MAXIMUM BENEFIT LIMITS

- Maximum Benefit Limit:** Total annual limit related to diagnosis, repair, component replacement or value of Gift Cards issued, for any one individual or all Covered Items is up to a maximum of three thousand dollars (**\$3,000.00**) per annual Service Period and is non-cumulative. The Maximum Benefit Limit may be greater if the Appliances Plan is included with a Combo Plan or Whole Home Plan.

Section G – HOME SYSTEMS COVERAGE

G1. Covered Home System Items include the following primary systems:

G2.0 HEATING SYSTEM

G2.1 What is Covered: Primary Gas or Electric Heater, Heat Pump*, Thermostat, Ductwork (including Geothermal and/or water source heat pump components and parts located within the foundation of the home or attached garage which cool and/or heat the home). NOTE: Coverage available on Heating Systems that are the main source of heat to the home, with capacity not exceeding five (5) tons per unit (unlimited units covered).

G2.2 What is NOT Covered: Boilers, Radiators, Heat Lamps, Filters, Electronic Air Cleaners, Humidifiers, Furnace Vents & Flues, Asbestos Covered Ductwork, Wood or Pellet Stoves (even if only source of heating), Fireplaces (of any kind) and Key Valves, Inserts, Insulation, Dampers, Collapsed or Crushed Ductwork, Improperly Sized Systems or Systems with Mismatched Capacity per Manufacturer's Specifications, Zone Control Systems, Zone Valves, Solar Space Heating & Cooling Systems, Outside or Underground Piping and Components for Geothermal and/or Water Source Heat Pumps, Well Pumps and Well Pump Components for Geothermal and/or Water Source Heat Pumps, Freestanding Units, Maintenance or Cleaning, Noises.

G2.3 HEATING SYSTEM BENEFIT LIMITS: (1) **\$2,000** maximum for diagnosis, repair or replacement of Heating System. (2) **\$500** maximum for diagnosis, repair or replacement of Duct Work. (3) We will provide access to Ductwork, according to the dollar limits specified in (2) above, through unobstructed walls, ceilings, and floors,

G3.0 AIR CONDITIONER/COOLER

G3.1 What is Covered: Electric Central Air Conditioning including Condensers, Evaporative Coils, Compressors, air handler, leaks in accessible Freon Lines, Electric Wall Air Conditioning, Water Evaporative Coolers, and thermostat. NOTE: Coverage available on Cooling Systems with capacity not exceeding five (5) tons per unit (unlimited units covered).

R-410A MODIFICATIONS: If ZucoraHome determines that Air Conditioning unit must be replaced, we will replace the unit with a unit that meets the current governmental efficiency standards and replace necessary covered components, including Air Handling Transition, Evaporator Coil, Refrigerant Lines, Secondary Drain Pan and Line, Plenum, Duct Transition and Indoor Electrical. If R22 parts or systems are no longer available, ZucoraHome will repair or replace the failed component with R410A equipment and cover the cost of modifications necessary to maintain compatibility.

G3.2 What is NOT Covered: Gas Units, Filters, Dampers, Maintenance, Cleaning, Noise, Condenser Housing, Pads, Water Towers, Water Trays or Drip Pans of any kind, Roof Jacks & Stands, Improperly Sized Systems or Systems with Mismatched Capacity per Manufacturer's Specifications, Inaccessible or Not Visible Coil Lines, Zone Control Systems, Chillers, Pre-Coolers, Freon Recapture/ Recovery or Recharge.

G3.3 AIR CONDITIONER BENEFIT LIMITS: (1) **\$2,000** maximum for diagnosis, repair or replacement of any component of the Cooling System.

G4.0 PLUMBING SYSTEM

G4.1 What is Covered: Drain Line Stoppages, Toilets, Plumbing Pipe Leaks, Whirlpool Motor & Pump, Shower Valve, Diverter Valve, Instant Hot Water Dispenser, Sump Pump (ground water only), Recirculating Pump, Water Heater (up to 50 gal.), Tankless Water Heater.

G4.2 What is NOT Covered: Plumbing Fixtures including Faucets, Bathtub, Shower Base Pans & Enclosures, Toilet Lids & Seats, Sprinkler or Solar Systems, stop & waste valves, Water Heater Vents & Flues, Vent Pipes, Septic Tank, Stoppages that cannot be cleared with Cable, Hydro Jetting, Stoppages due to Roots, Water Heater Heat Pump Attachment, Sewage Ejector Pump, internal and external Hose Bibs, Expansion Tanks, Energy Conservation Units, Noise, Electrolysis, Water Softener, Whirlpool Jets, Water Filters, Water Purification Systems, Bidets, Jet Pumps, Conditions caused by Chemical, Calcium, or Sediment Build-up, Caulking, Grouting, Inadequate or Excessive Water Pressure, Flow Restrictions in Fresh Water Lines caused by Rust, Corrosion, or Chemical Deposits, Basket Strainers, Pop-up Assemblies, Stoppers, Diesel or Oil Fired Water Heaters, Heat Pump/ Water Heater Combination Units, Leaks/ Damage caused by Roots, Water Heater Drip Pans, Ice Maker Water Lines, Main Water Shut-off Valve.

G4.3 PLUMBING BENEFIT LIMITS: \$500 maximum for: (1) diagnosis, repair or replacement for leaks in concrete encased water, drain, gas, or polybutylene piping; (2) Toilet Tanks & Bowls replaced with Builders Standard when necessary; (3) gaining access through unobstructed walls, ceilings, and floors only, and will return access opening to rough finish condition (drywall, tape, and mud). Obstructions to Plumbing are your responsibility to remove, and include: Tile, Cabinetry, or any other items permanently affixed or requiring additional work to remove. We clear stoppages which can be cleared with standard sewer cable through an existing clean-out located inside the home without excavation. ZucoraHome will not be responsible for access to Drain or Sewer Lines from vent or removal of toilet. (5) We are responsible for only one sewer stoppage clearing per each Main Sewer Line, Secondary Waste Line, or Toilet to the maximum of \$500. (6) **\$800** maximum for diagnosis, repair or replacement of Tankless, Oil, or Power Vent Water Heaters.

G5.0 ELECTRICAL SYSTEM

G5.1 What is Covered: Wiring, Panels and Subpanels attached to the home, Plugs, Fuses, Junction Boxes, GFI Circuit Breakers, Conduit, Ceiling Fans, Exhaust Fan, Central Vacuum main unit.

G5.2 What is NOT Covered: Light Fixtures and Wireless/Remote Switches or Controls including those on Ceiling Fans, Bulbs, Ballasts, Vents. Removable Attachments, Accessories or Hoses, Plumbing/Piping within home related to Central Vacuum System. Telephone Wiring, Heat Lamps, Intercoms, Alarms, Low-Voltage Relay Systems, Electronic or Computerized Energy Management or Lighting and Appliance Management Systems, Door Bell and related Wiring, Chimes, Saunas or Steam Rooms, Smoke Detectors, Garage Door mechanisms openers or remotes.

G5.3 ELECTRICAL BENEFIT LIMITS: \$500 maximum for: (1) diagnosis, repair or replacement any component of the Electrical System. (2) Ceiling Fans replaced with Builder's Standard, when required.

G6. HOME SYSTEM PLAN MAXIMUM BENEFIT LIMITS

- (a) **Maximum Benefit Limit:** Total annual limit related to diagnosis, repair, component replacement or value of Gift Cards issued, for any one individual or all Home System Covered Items is up to a maximum of five thousand dollars (**\$5,000.00**) per annual Service Period and is non-cumulative. The Maximum Benefit Limit may be greater if Home System Plan is included with a Combo Plan or Whole Home Plan.

Section H – BONUS COVERAGE BENEFITS

SERVICE ALLOWANCE: Upon request from you, during any Renewal Service Period of a Combo Plan or Whole Home Plan, the Member shall be entitled to receive the following Bonus Coverage Benefits:

Up to \$100.00 Credit Allowance for a Combo Plan during Renewal Service Period; or

Up to \$200.00 Credit Allowance for a Whole Home Plan during any Renewal Service Period;

to be applied towards the cost of one or more of the following services for the Covered Items included in your Selected Plan:

- (a) **Furniture Cleaning:** as a credit allowance that shall be provided on a non-cumulative basis, to be applied to the total cost of professional cleaning of your home furnishings (when furniture Covered Items are included in your Selected Plan); provided such cleaning is delivered by a professional Service Technician authorized by ZucoraHome. No Trade Service Fee shall apply in respect of the cleaning service.
- (b) **Inspection Allowance:** as a credit allowance that shall be provided on a non-cumulative basis, to be applied to the total cost of inspecting your appliances (when appliance Covered Items are included in your Selected Plan); provided such inspection is delivered by a professional Service Technician authorized by ZucoraHome. No Trade Service Fee shall apply in respect of the inspection service.
- (c) **Pre-Season Tune-ups:** as a credit allowance that shall be provided on a non-cumulative basis, to be applied to the total cost of a tune-up (when Home System Covered Items are included in your Selected Plan); provided such tune-ups are delivered by a professional Service Technician authorized by ZucoraHome. No Trade Service Fee shall apply in respect of the tune-up service. Pre-Season Tune-up may include either of the following services:
 - i. **Summer Pre-season Tune-up** for A/C equipment between March 1st and April 30th which shall include the following services: thermostat calibration, testing temperature split, check refrigerant levels & system pressures, perform amp draw on condenser motor, evaporator motor and compressor, clean condenser coils, check contacts, check condensate lines, clean or replace filters (owner supplied), clean & tighten electrical connections, test capacitors, and test safety switches, OR
 - ii. **Winter Pre-Season Tune-up** for Heating System between September 1st and October 31st which shall include the following services: thermostat calibration, check heat operations, clean or replace filters (owner supplied), clean & tighten electrical connections, inspect pilot system, test safety switches, test limit switches, and clean burners;

- iii. **Not Covered Items** include filters, recharging of freon or refrigerant, clearing of condensate line stoppages, evaporator/Indoor coil cleaning including acid cleaning, cleaning or unclogging services required to correct problems related to the lack of manufacturer recommended maintenance (filters must be replaced monthly).

PLEASE NOTE: You are responsible for scheduling any of the above services by calling 866.667.6695. You agree to pay any difference in the amount of services between the Credit Allowance and the total cost of the service provided. In the event you request additional services not covered by this Agreement, while the Service Technician is performing the above services, you agree to pay any additional costs to the Service Technician for such services.

Section I – OTHER TERMS

11. Entire Agreement. This Agreement, these Terms and Conditions, as amended from time to time, will constitute the entire Agreement between you and ZucoraHome. There are no representations, warranties, terms, conditions, undertakings or collateral agreements, express, implied or statutory, between the parties other than as expressly set out in this Agreement (not applicable in Québec). We expressly disclaim any and all liability, including damages, in relation to the provision of the services. In addition, we do not represent or warrant that applicable call centres, websites or online resources will be available and meet your requirements, that access will be uninterrupted, that there will be no delays, difficulties in use, defects, incompatibility, failures, errors, omissions or loss of transmitted information, that no viruses or other destructive code will be transmitted or that no damage will occur to your computer system. You have sole responsibility for your data and/or equipment protection and backup and for taking reasonable and appropriate precautions.

12. Changes to this Agreement. We reserve the right to modify the Terms and Conditions of this Agreement in accordance with applicable laws, any benefits included in the Selected Plan, or any pricing associated with any Selected Plan. We reserve the right to subcontract any of the services we provide to a third-party. This Agreement, as may be amended from time to time, and any supporting documentation constitute our entire Agreement with you. If there is any inconsistency between the supporting documentation and these Terms and Conditions, these Terms and Conditions will prevail.

13. Currency. All dollar amounts provided in the Terms and Conditions of this Agreement are in Canadian Dollars.

14. Mandatory Arbitration. You and ZucoraHome, agree in good faith, to resolve any controversy or dispute arising out of or relating to this Agreement through direct discussions. Should these discussions be unsuccessful, then any dispute that arises between you and us relating to the application, interpretation, implementation or validity of this agreement, then you and we agree to resolve the dispute by arbitration using the Canadian Arbitration Association Expedited Arbitration Rules. The parties agree that the Canadian Arbitration Association Expedited Arbitration Rules give the parties a fair opportunity to present their case and respond to the case of the other side. The arbitration shall be held in London, Ontario and shall proceed in accordance with the provisions of the Arbitration Act of Ontario, 1991. Judgement upon the award rendered by the arbitrator may be entered in any court having jurisdiction.

15. Privacy Notice. You agree that all information provided by you will be used by us or our service providers in accordance with our privacy policy and that we may verify your identity using security questions. You declare and warrant that you are providing us with accurate information and have all necessary rights to submit any information provided in the course of receiving the services provided by us and that any submitted information or materials do not infringe the rights of third parties. Note that if you withdraw your consent to certain uses of your personal information, we may no longer be able to provide services of the Selected Plan.

You are responsible for ensuring that ZucoraHome has accurate information on file, including but not limited to your mailing address, service address, email address and phone number. ZucoraHome expressly disclaims any and all responsibility and liability for providing any services under this Agreement if the information on file is not accurate.

16. Contacting Us. Please contact us at:

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