






**PLAN COVERAGE SUMMARY**

<b>Furniture Coverage</b>	<b>Covered Items:</b>
	<ul style="list-style-type: none"> <li>• Occasional / Side Chair</li> <li>• Loveseat / Oversized Chair</li> <li>• Sofa / Sectional</li> <li>• Mechanical / Electrical Upholstered Furniture</li> <li>• Ottoman / Futon</li> <li>• Occasional Tables</li> <li>• Dining Chairs, tables, benches</li> <li>• Mattress or Foundation</li> <li>• Bedroom Furniture</li> </ul>
Maximum Benefit Limit During Plan Term ("Maximum Limit")	Total Maximum Benefit Limit of <b>\$2,000.00</b> per year (non-cumulative).
Accidental Damage Limit	100% of purchase price, pro-rated from date of purchase for product purchased while a Plan Member up to Maximum Limit.
Wear and Tear 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 Term (non-cumulative).
Cleaning Allowance	Allowance of \$100 per annum. (No Trade Service Fee Applies.)
Trade Service Fee	\$75.00 Trade Service Fee per Service Request requiring technician services (not including Cleaning Allowance).

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

Appliances Coverage	Covered Items:
	<ul style="list-style-type: none"> <li>• Refrigerator including built-in ice and water dispenser</li> <li>• Range / Oven / Cooktop</li> <li>• Dishwasher</li> <li>• Clothes Washer</li> <li>• Clothes Dryer</li> <li>• Freezer</li> <li>• Ice-maker (free standing)</li> <li>• Microwave oven (built-in)</li> <li>• Trash compactor</li> </ul>
Maximum Benefit Limit During Plan Term ("Maximum Limit")	Total Maximum Benefit Limit of <b>\$3,000.00</b> per year (non-cumulative).
Trade Service Fee	\$75.00 Trade Service Fee per Service Request requiring technician services.

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

Home Systems Coverage	Covered Items:
	<ul style="list-style-type: none"> <li>• Air conditioning with ductwork</li> <li>• Heating/furnace with ductwork</li> <li>• Electrical</li> <li>• Doorbells</li> <li>• Wired smoke detectors</li> <li>• Ceiling and exhaust fans</li> <li>• Plumbing including stoppages</li> <li>• Water heaters</li> <li>• Garbage disposals</li> <li>• Instant hot/cold dispensers</li> <li>• Central vacuums</li> </ul>
Maximum Benefit Limit During Plan Term ("Maximum Limit")	Individual component maximum benefits as described in terms and conditions to an aggregate Total Maximum Benefit Limit of <b>\$5,000.00</b> per year (non-cumulative).
Trade Service Fee	\$75.00 Trade Service Fee per Service Request requiring technician services.

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

### Multiple Plan Benefit Limits

<b>Combo Plan</b> (Any 2 Plans)	Total Maximum Benefit Limit of <b>\$10,000.00</b> per year (non-cumulative).
<b>Whole Home Plan</b> (All 3 Plans)	Total Maximum Benefit Limit of <b>\$20,000.00</b> per year (non-cumulative).

## Section A - YOUR SERVICE PLAN AGREEMENT

- A1. **Agreement:** This Service Plan Agreement, ("Agreement"), is marketed, administered and issued by **Zucora Inc.** ("Zucora Home"). Throughout this Agreement the words, **you, your** and **Member**, refer to the Agreement Holder shown in your Coverage Summary. The words, **Zucora Home, we, us** and **our**, refer to **Zucora Inc.**

**This is a Zucora Home Service Plan Agreement, not an insurance policy.**

- A2. **Services:** During the coverage period, Zucora Home will arrange for the provision of professional cleaning products (where appropriate), or a Zucora Home Authorized Service Contractor ("Service Contractor") to clean, repair or replace the furniture, major home appliances or home systems ("Covered Item(s)") identified as being covered in your Service Coverage Summary in accordance with the terms and conditions of this Agreement. This Agreement is intended to provide protection against the cost of repairing certain types of wear and tear and mechanical breakdowns of specific Covered Items in your home. Various 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:** Zucora Home will provide service for Covered Items that:
- are located in a Zucora Home service area as determined at time of entering into this Agreement in a service area that Zucora Home is able to provide such service.
  - are installed and located within the perimeter of the Member's primary residential home property not exceeding 465 m<sup>2</sup> (5,000 ft<sup>2</sup>). With the exception of air conditioning units, any Covered Items located on the exterior or outside the Member's primary home (including porch or patio) or located in a common area are not covered by this Agreement.
  - are installed in the Member's property unit, where such 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 prior to the Effective Date of coverage. 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, not commercial properties or residences used as businesses (including daycares, nursing homes, etc.)

## Section B - CONTRACT EFFECTIVE PERIODS

- B1. **First Year Member.** Your initial Agreement service period begins on the thirtieth (30<sup>th</sup>) day following purchase of your plan and its acceptance by Zucora Home and our receipt of the initial month plan fee which shall be paid in advance of the service period. As a First Year Member, the term of your plan and any upgrades to your plan during the first year of your plan are effective for a minimum of one (1) year from the date of commencement of the service period. Should you elect to renew your plan, and we accept your request to renew your plan, then this Agreement shall be renewed on an annual basis unless you notify Zucora Home thirty (30) days prior to expiration of the initial period or any renewal period of this Agreement (See Section H – Plan Transfer, Renewal, Change and Cancellation).

- B2. **Renewal Member.** Each plan renewal period begins upon expiration of the previous term of the Agreement and continues for an additional one (1) year period. As a Renewal Member, either you or Zucora Home and may terminate this Agreement at anytime with thirty (30) days notice.

## Section C - REQUESTING SERVICE

- C1. **Service Requests:** Zucora Home 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](http://Service.ZucoraHome.com)
  - By Email to: [Service@ZucoraHome.com](mailto:Service@ZucoraHome.com)
  - By Telephone at: 800.388.2640
- C2. **Photographs:** To assist with faster resolution of your Service Request, you may be requested to provide Zucora Home with photos of the damaged component(s) related to the Covered Item.
- C3. **Authorized Service:** Zucora Home has the sole right to select and arrange for an authorized Zucora Home Service Contractor to perform the work covered by this Agreement. Only work authorized and arranged by Zucora Home is covered by this Agreement. Zucora Home will not reimburse you for service performed by your own contractor without prior authorization from Zucora Home.
- C4. **Normal Response:** Under normal circumstances, either Zucora Home, or an authorized Zucora Home Service Contractor will contact you within four (4) 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:** Zucora Home will accept your request to expedite non-emergency service only if an authorized Zucora Home Service Contractor is available to provide the service requested. If the Service Contractor 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 trade group (Furniture, Appliances, Home Systems), you are responsible for payment of the Trade Service Fee in effect at the time of placing the Service Request. The Trade Service Fee is due and payable to Zucora Home for each Service Request, including the following circumstances:
- when you cancel a Service Request after the Service Contractor is enroute to your home;
  - when you deny the Service Contractor with access as may be required to perform a diagnosis or to undertake resolution of the Service Request;
  - when the Service Contractor's diagnosis results in a partial or complete exclusion of coverage for the Service Request; or
  - Zucora Home approves your request for a second opinion.

- C8. **Guaranteed Repairs:** Repairs provided under a Service Request are guaranteed by Zucora Home 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.
- 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.
- C10. **Second Opinion:** Zucora Home reserves the right to obtain a second opinion at our expense. In the event that Zucora Home advises you that the malfunction is not covered, you have the right to request a second opinion from another Zucora Home Service Contractor within seven (7) days from the time Zucora Home 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 Zucora Home has created an extensive, reputable and unbiased network of Service Contractors 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 contractor (outside of the Zucora Home network) to obtain service. If so, we will provide you with the Service Contractor requirements. Zucora Home will authorize payment or reimbursement for approved service and/or repairs, based on our negotiated rates with our Service Contractors (in the Zucora Home 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 Contractor to perform the requested diagnosis or requested service. In the event the area is not accessible the Service Contractor 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, Zucora Home reserves the right to arrange for the purchase and delivery of a replacement item, or alternatively, at Zucora Home's sole discretion, to issue a Gift Card to you as compensation for the replacement of the Covered Item. 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 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.
- 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.
- D3. **Consequential Damages:** Zucora Home is not responsible for Consequential or Secondary Damage (including Consequential Damages due to a Service Contractor'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:** Zucora Home 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 or Odour:** Zucora Home 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:** Zucora Home 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:** Zucora Home 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, Zucora Home cannot perform service until corrective work has been completed. If additional costs are incurred in order to comply with regulations, Zucora Home will not be responsible for any additional expense, or any costs relating to permits in respect of the Covered items. Zucora Home 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 Zucora Home 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:** Zucora Home 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. We are responsible for providing installation of equipment comparable in features, capacity and efficiency, but not for matching in dimensions, color, or brand. We are not responsible for the cost of 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. When providing compensation in lieu of replacement, installation is limited to one hour of labour. Payment will be provided based on our negotiated rates with our Service Contractors 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:** Zucora Home 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 Items – Furniture** includes household items constructed of upholstered fabric, leather, synthetic leather, metal, glass and wood materials and include the following:

- 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 any components, or replacement of a Covered Item, or issuance of a Gift Card, where the Covered Item is accidentally stained or accidentally damaged from a single incident.
- (b) **WEAR AND TEAR 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 or in the event of a manufacturer's defect causing failure of frames, joints, mechanisms or moving parts. Wear and tear also includes accumulated soiling, rips, tears, 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, foam resiliency or any other damage.
- (c) **ANNUAL CLEANING ALLOWANCE COVERAGE:** An annual cleaning and stain removal allowance (see "Furniture Plan Benefits") is available to remove stains or general soiling.

**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. Acts of God, fraud, intentional acts, war or hostilities of any kind arising from illegal activity;
- i. any damage covered by any insurance program or anything not specifically identified and included as being covered.

#### E4. FURNITURE PLAN BENEFITS

- (a) ACCIDENTAL DAMAGE COVERAGE:** Applies to Covered Items that have been purchased while a Member and Accidental Damage Coverage is applicable, Zucora Home 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 of the Covered Item requires replacement and subject to receipt by Zucora Home 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:                                    | 100% of Purchase Price |
| (ii) 13 <sup>th</sup> month to 24 <sup>th</sup> month following date of purchase:  | 80% of Purchase Price  |
| (iii) 25 <sup>th</sup> month to 36 <sup>th</sup> month following date of purchase: | 40% of Purchase Price  |
| (iv) 37 <sup>th</sup> month to 48 <sup>th</sup> month following date of purchase:  | 20% of Purchase Price  |
| (v) 49 <sup>th</sup> month and thereafter, following date of purchase:             | 10% of Purchase Price  |
- to the maximum of the Furniture Plan Benefits Limit.
- (b) WEAR AND TEAR COVERAGE:** Applies to Covered Items that have been purchased while a Member and Wear and Tear Coverage is applicable, Zucora Home 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 of the Covered Item requires replacement and subject to receipt by Zucora Home 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) 13 <sup>th</sup> month to 24 <sup>th</sup> month following date of purchase:  | 40% of Purchase Price |
| (iii) 25 <sup>th</sup> month to 36 <sup>th</sup> month following date of purchase: | 20% of Purchase Price |
| (iv) 37 <sup>th</sup> month to 48 <sup>th</sup> month following date of purchase:  | 10% of Purchase Price |
| (v) 49 <sup>th</sup> 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 Furniture plan, or becoming a Zucora Home Member or where no proof of purchase can be provided by the Member as to original Purchase Price 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 Furniture Plan Benefits Limit.
- (d) ANNUAL CLEANING ALLOWANCE COVERAGE:** Upon request, the Member shall receive an annual cleaning allowance credit in the amount one-hundred dollars (\$100.00), on a non-cumulative basis, to be applied to the total cost of cleaning of the Member's home furnishings, when professional cleaning is provided by a professional cleaning technician authorized by Zucora Home, to the maximum of the total Furniture Plan Benefits Limit. No Service Trade Fee shall apply in respect of the cleaning allowance.



## E5. FURNITURE PLAN MAXIMUM BENEFIT LIMITS

- (a) **Trade Service Fee:** A Trade Service Fee of seventy-five dollars (\$75.00) shall be required to be paid by the Member prior to dispatching a technician to attend to a Service Request. (No additional Trade Service Fees shall be charged for repeated visits related to the same Service Request issue.)
- (b) **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 plan period and is non-cumulative.

## Section F – MAJOR APPLIANCES COVERAGE

**F1. Covered Items – Major Appliances** 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:

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

## F4. APPLIANCES PLAN MAXIMUM BENEFIT LIMITS

- (c) **Trade Service Fee:** A Trade Service Fee of seventy-five dollars (\$75.00) shall be required to be paid by the Member prior to dispatching a technician to attend to a Service Request. (No additional Trade Service Fees shall be charged for repeated visits related to the same Service Request issue.)
- (d) **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 plan period.

## Section G – HOME SYSTEMS COVERAGE

**G1. Covered Items – Home Systems** include the following primary systems:

### G2.0 HEATING SYSTEM

**G2.1 What is Covered:** Primary Gas, Oil or Electric Heater, Radiant 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:** 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, only, and will return access opening to a rough finish condition (drywall, tape, and mud).

### 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 Zucora Home 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, Zucora Home 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 AIR CONDITIONING AND HEATING SYSTEM PRE-SEASON TUNE-UPS**

**G4.1 What is Covered:** For the applicable Service Call Fee, Zucora Home will perform one (1) A/C System - Summer Pre-season Tune-up between March 1st and April 30th as follows: Zucora Home will calibrate thermostat, test temperature split, check refrigerant levels & system pressures, perform amp draw on condenser motor, evaporator motor and compressor, clean condenser coils, check contactors, check condensate lines, clean or replace filters (owner supplied), clean & tighten electrical connections, test capacitors, and test safety switches.

**G4.2 What is Covered:** For the applicable Service Call Fee, Zucora Home will perform one (1) Heating System – Winter Pre-Season Tune-up between September 1st and October 31st as follows: Zucora Home will calibrate thermostat, 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.

**G4.3 What is NOT Covered:** 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).

**NOTE:** The Member is responsible for scheduling the tune-up during the specified pre-season period by calling 800.388.2640. In the event a Member places an additional Service Request while the Contractor is performing a Pre-Season Tune-up at their home, the Member is required to pay an additional Service Call Fee.

**G4.4 TUNE-UP BENEFIT LIMITS:** Maintenance Tune-ups are covered for 1 unit.

#### **G5.0 PLUMBING SYSTEM**

**G5.1 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.

**G5.2 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.

**G5.3 PLUMBING BENEFIT LIMITS:** (1) **\$500** maximum for 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) We will provide access, according to the dollar limits specified in (1) above, through unobstructed walls, ceilings, and floors only, and will return access opening to rough finish condition (drywall, tape, and mud). Obstructions to Plumbing are the Contract Holder's responsibility to remove, and include: Tile, Cabinetry, or any other items permanently affixed or requiring additional work to remove. (4) We clear stoppages which can be cleared with standard sewer cable through an existing clean-out located inside the home without excavation. Zucora Home 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. (6) \$800 maximum for diagnosis, repair or replacement of Tankless, Oil, or Power Vent Water Heaters.

## **G6.0 ELECTRICAL SYSTEM**

**G6.1 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.

**G6.2 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.

**G6.3 ELECTRICAL BENEFIT LIMITS:** (1) **\$500** maximum for diagnosis, repair or replacement any component of the Electrical System. (2) Ceiling Fans replaced with Builder's Standard, when required.

## **G7. HOME SYSTEM PLAN MAXIMUM BENEFIT LIMITS**

- (e) **Trade Service Fee:** A Trade Service Fee of seventy-five dollars (\$75.00) shall be required to be paid by the Member prior to dispatching a technician to attend to a Service Request. (No additional Trade Service Fees shall be charged for repeated visits related to the same Service Request issue.)
- (f) **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 plan period.

## Section H – PLAN TRANSFER, RENEWAL, CHANGE AND CANCELLATION

**H1. Plan Transfer:** This Agreement may be transferable to a Transferee for a \$25.00 Administration Fee, paid to Zucora Home, subject to Zucora Home providing such coverage or service in the Transferee's location. You must notify Zucora Home and confirm such transfer is acceptable by contacting us at 800.388.2640

**H2. Plan Renewal:** This Agreement may be renewed at Zucora Home's sole discretion. Should Zucora Home choose to renew this Agreement, you will be notified of any changes in Rates or Terms of this Agreement approximately 45 days prior to Renewal. Payment rates may increase upon Renewal. To ensure there is no lapse of coverage, payment must be received by Zucora Home prior to the expiration date of the Agreement.

**H3. Change:** You may choose to change (increase or reduce) your Selected Plan coverage at any time by contacting Zucora Home at 800.388.2640. Such Selected Plan coverage will take effect, subject to the agreement and approval of Zucora Home in the month following such change to your Selected Plan coverage.

### H4. Cancellation

- a. We may not cancel this Agreement during the initial term, except for any of the following reasons:
  - i. if you do not pay a fee or charge under the terms of this agreement;
  - ii. if you engage in fraud or misrepresentation of facts material to its issuance of this agreement;
  - iii. upon mutual agreement between you and Zucora Home;
  - iv. if you harm or threaten the safety or well-being of any employee of Zucora Home, a Zucora Home service provider or any property of Zucora Home or of the service provider.
- b. You may cancel this Agreement at any time. If you cancel this Agreement within 30 days of acceptance by Zucora Home and no Service Request has been made, you shall be entitled to a full refund of the price paid less a \$50 administration fee.

## Section J – MANDATORY ARBITRATION

Zucora Home and the Member will attempt, 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 the Parties relating to the application, interpretation, implementation or validity of this agreement, the Parties 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.

Zucora Inc.  
552 Clarke Road  
London, ON N5V 3K5  
800.388.2640

[www.ZucoraHome.com](http://www.ZucoraHome.com)  
[info@zucorahome.com](mailto:info@zucorahome.com)