

U.S. DEALER GUIDELINES

Provided and Administered by
CornerStone United, Inc.
Eastway Plaza
1899 Tate Boulevard SE, Suite 2110
Hickory, NC 28602
800-824-5090
FAX 828-345-1918





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ECR Comfort Plus Extended Warranty Program Guidelines for Selling and Servicing Dealers

INTRODUCTION

The ECR Comfort Plus is provided and administered by CornerStone United, Inc. (formerly CornerStone), the nation's oldest and largest independent service contract administrator. Founded in 1972, CornerStone has dealers in all 50 states and Canada, selling a variety of programs in twenty (20) different industries. CornerStone's professional team is committed to providing unsurpassed responsiveness and service to you and your customers. All of the Extended Warranty Plans that are registered with CornerStone are fully insured for the full term of the Plan. The Plans are among the most secure service contracts offered in North America. The following pages are provided to assist you in selling the Plans and providing service under the Plans.

PROVIDER & ADMINISTRATOR

CornerStone United, Inc.

Eastway Plaza 1899 Tate Boulevard SE, Suite 2110 Hickory, NC 28602 Phone: 800-824-5090 Fax: 828-345-1918

Office Hours: 8:30AM – 5:30PM Monday thru Friday, Eastern Time

CornerStone's central administration and marketing offices are available for your convenience. These offices can assist you with all aspects of the Comfort Plus Program.

Your success with the program will depend to a large degree on how much initial time you spend understanding the program benefits and training your staff on program usage. When you spend time with this guide to understand and implement the procedures, your business will grow faster and more profitably. Value added benefits are your primary tools to differentiate your business and allow you to remain successful in a competitive industry. Your Comfort Plus Extended Warranty Plan will become the #1 value added benefit for your company.



Extended Warranty Dealer Guide

This guide will assist you in implementing an effective, efficient, and profitable Extended Warranty Program. Properly used, this guide will assure trouble free Plan issuance and claims provider. For further information in registration or claims processing, please contact the Plan Administrator:

CornerStone United, Inc.

Eastway Plaza 1899 Tate Boulevard SE, Suite 2110 Hickory, NC 28602 Phone: 800-824-5090

Fax: 828-345-1918

Extended Warranty Plan Sales and Registration

- ECR now offers the following extended warranty program options to its Dealers on its entire product lineup. CornerStone will be acting as the exclusive provider and administrator for the Program. The Program applies only to residential equipment unless specific commercial coverage is purchased. The Plans do not apply to used equipment.
- Once you have completed a Dealer Agreement with CornerStone, you may begin selling the Plan. The Plan
 Applications will be obtained from CornerStone. These forms will be supplied at no charge to the Dealer at the
 discretion of CornerStone.
- Dealers may sell the Plan on new heating and air conditioning equipment any time within the first nine (9) months
 following the date of equipment installation or eighteen (18) months from the date of equipment manufacture,
 whichever comes first.
- You may "back-sell" Plans to customers who missed, for whatever reason, the opportunity to purchase a Comfort Plus Extended Warranty Plan at the time of original equipment purchase. In these instances, the following rules apply:
 - 1. You certify, by registering the Plan on behalf of the homeowner, that the equipment is in good working condition and that no repairs are pending.
 - 2. The Plan Application must be sent directly to CornerStone within ten (10) days of the Plan purchase date by the customer.
 - 3. Under no circumstances will CornerStone accept a "back sell" Plan Application received more than thirty (30) days after the Plan purchase date by the customer or more than nine (9) months following equipment installation.
- Comfort Plus Dealer Agreement Forms and Extended Warranty Plan applications are available from CornerStone.
- When a dealer sells a Plan he must send a completed Plan application to CornerStone, along with proper remittance (Dealer Cost) as listed on separate Dealer Price List, within ten (10) days of Plan sale date to the consumer. Timely and proper submission of the Plan application is essential to program success and customer satisfaction.
- Plan applications received by CornerStone more than thirty (30) days following the Plan purchase date by the homeowner will not be accepted.

COMPLETING THE EXTENDED WARRANTY PLAN APPLICATION

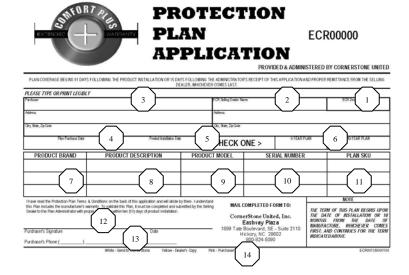
When you sell an ECR Comfort Plus Extended Warranty Plan to the homeowner, fill out the "Comfort Plus Extended Warranty Plan Application Form" with the following information:

- 1. Enter your "Dealer ID Number" (assigned by CornerStone and found on your Dealer welcome letter). If you do not know your "Dealer ID Number, simply contact CornerStone.
- 2. Enter your company name and complete address.
- 3. Enter the name and address of the homeowner purchasing the Plan.
- 4. Enter the Plan purchase date (Note: The Plan must be purchased and the application processed so that CornerStone receives the application and proper remittance within one year following product installation).
- 5. Enter the product installation date.
- 6. Check the "Plan Term" either 5 or 10 years, depending upon the coverage being purchased.
- 7. Enter the Product Brand
- 8. Enter the Product Description (gas boiler, oil boiler, water heater, etc.).
- 9. Enter the Product Model Number.
- 10. Enter the Product Serial Number.
- 11. Enter the SKU for the Plan you are purchasing.
- 12. Obtain the homeowner's signature to whom you sold the Plan with date.
- 13. Obtain the homeowner's telephone number.
- 14. Distribute copies of the application as shown at the bottom of the Plan.

Plan Application must contain all of the information required in order to be processed.

When you have completed the Plan Application, you must mail it directly to CornerStone immediately along with proper remittance.

Applications must be mailed to CornerStone within ten (10) days from the date of sale of the Plan to the homeowner to ensure proper coverage.



CornerStone will mail the homeowner confirmation of warranty plan registration.

CornerStone will e-mail the Dealer confirmation of warranty plan registration. No hard copy confirmation will be sent to the Dealer. The Dealer is responsible for providing CornerStone an e-mail address on the Dealer Agreement.

SUBMITTING THE COMFORT PLUS EXTENDED WARRANTY APPLICATION

Applications are to be mailed directly to:

CornerStone United, Inc.

Eastway Plaza 1899 Tate Boulevard SE, Suite 2110 Hickory, NC 28602

Note: CornerStone cannot process Plan Applications unless they arrive fully completed with payment enclosed, including appropriate tax, and submitted within ten (10) days of the Plan sale to the consumer.

Claims Process

- Claims for parts that occur within the original ECR manufacturer's warranty period should be handled in accordance with the regular RMA Policy set by ECR.
- Claims for labor during the first ninety (90) days following installation or the first fifteen (15) days following CornerStone's receipt of the Plan Application and proper remittance, whichever is longer, will be the responsibility of the installing contractor.
- Claims that occur outside of the original ECR or installing contractor warranty periods for parts or labor should be sent to CornerStone, provided they apply to a registered unit and the Plan has not expired.
- Claims may be submitted on a CornerStone Claim Form (see example on Page 14) or on any standard industry work order form.
- Claims cannot be processed if submitted with incomplete information. See "Helpful Tips on Submitting Claims" on Page 9.
- Claims cannot be processed if the Dealer does not have a Dealer Agreement on file with CornerStone.
- Only original work orders are to be sent. Faxed claims will not be accepted.
- Customer signatures are a requirement of the program and claims may be rejected for lack of customer signature.
- The service center should note the exclusions in the Plan coverage and collect any charges not covered under the Plans from the customer.
- Properly completed, valid claims will be processed for payment by CornerStone within (30) days of receipt by CornerStone.

Transfers

The remaining term of a Comfort Plus Extended Warranty Plan can be transferred to a subsequent purchaser or to another product in the event of a warranty exchange provided:

- Written notice is received by CornerStone within thirty (30) days of the change of ownership or warranty exchange of product. Plan coverage is only transferable from product to another product when there has been a warranty replacement.
- A transfer processing fee of \$15.00 payable to CornerStone and a fully completed Transfer Form is submitted to CornerStone.
- The original Plan period remains in effect.
- You have requested verification of the remaining contract term and details of coverage by calling;

1-800-824-5090, Monday to Friday 8:30 AM - 5:30 PM Eastern time.

Please mail Transfer Request Form to:

CornerStone United, Inc.

Eastway Plaza 1899 Tate Boulevard, SE – Suite 2110 Hickory, NC 28602

Cancellations

- In the event a customer wishes to cancel a Plan, the customer will notify the dealer from whom they purchased the Plan. The dealer will be sent a prorated refund from the wholesale price paid by the dealer based on the elapsed months of coverage, less the \$15.00 cancellation fee and less any claims paid under the Plan, if applicable in the State where the customer resides. The dealer will reimburse the customer a prorated refund from the retail purchase price paid by the customer based on elapsed months of coverage, less the \$15.00 cancellation fee and less any claims paid under the Plan, if applicable in the State where the customer resides.
- Cancellation request forms are available from CornerStone. The completed cancel request form with cancel payment fee is to be mailed to:

CornerStone United, Inc.

Eastway Plaza 1899 Tate Boulevard, SE – Suite 2110 Hickory, NC 28602

Plan Coverage

• ECR will provide its regular manufacturer's warranty statement in the customer information packet in each product offered. The warranty period for all equipment will begin upon the original date of equipment installation or within eighteen (18) months of the date of manufacture, whichever comes first for properly registered equipment.

- The installing contractor will be responsible for providing a warranty of ninety (90) days on labor following equipment installation or fifteen (15) days following CornerStone's receipt of the Plan Application and proper remittance, whichever is longer.
- Plan coverage for labor for properly registered equipment will begin on the ninety-first (91st) day after equipment installation or the fifteenth (15th) day after CornerStone's receipt of the Plan Application and proper remittance, whichever is later, and will continue for a total of five (5) or ten (10) years, depending upon the coverage purchased, from the earlier of the original date of equipment installation or eighteen (18) months from the date of equipment manufacture.
- Labor, under this plan, to replace the case iron boiler sections of the entire boiler is limited to a maximum of six (6) hours at the approved rate provided the repair is authorized by ECR and CornerStone.
- Dealer labor rate increases must be submitted, in writing, to CornerStone for approval and are limited to 3% maximum per annum.
- Plan coverage for parts for properly registered equipment will begin on the later of the first (1st) day of the second (2nd) year following the date of equipment installation or the time of expiration of the original manufacturer's warranty and will continue up to a total of five (5) or ten (10) years, depending upon the coverage purchased, from the earlier of the original date of equipment installation or eighteen (18) months from the date of equipment manufacture.
- CornerStone's term of coverage for parts and labor under the Plan includes the manufacturer's and installing contractor's warranty periods (See Plan Terms and Conditions, Page 17).



Helpful Tips When Submitting Claims

Incomplete or illegible claims are the number one cause of delayed or returned claims. To help us process your claim quickly and facilitate payment, please ensure that your claim form is legible and complete with all the information listed below.

REQUIRED INFORMATION FOR CLAIMS PROCESSING:

- ✓ Dealer must have a completed Dealer Agreement on file with CornerStone
- √ Comfort Plus Extended Warranty Plan Number
- ✓ Dealer Number (assigned by CornerStone)
- ✓ Dealer Name, Telephone Number and Contact Person
- ✓ Customer's Name, Complete Address and Telephone Number
- ✓ Product Brand, Model and Serial Numbers
- ✓ Date of Purchase
- ✓ Description of Complaint**
- ✓ Date Service Requested and Service Completed
- √ Cause (symptoms) of the Problem**
- ✓ Actual Time Spent on the Repair
- ✓ Complete Description of the Work Performed**
- ✓ List of all Part Numbers Used (even if still in factory warranty)
- ✓ Proper Identification of Charges
- ✓ Customer Signature

**When submitting your claim please pay particular attention to providing a detailed description of the Customer Complaint, Cause of Breakdown and the description of the work performed.

CLAIMS MUST BE RECEIVED BY CornerStone WITHIN 45 DAYS OF COMPLETION OF SERVICE. Claims received <u>after</u> 45 days may be returned with payment denied.

If CornerStone is not able to process a claim and the claim is returned to the Dealer requiring additional information, it must be resubmitted to CornerStone within 30 days of the return date. Resubmitted claims can be faxed.

Mail original claims to:

CornerStone United, Inc.

Eastway Plaza
1899 Tate Boulevard, SE – Suite 2110
Hickory, NC 28602
800-824-5090
FAX 828-345-1918

FREQUENTLY ASKED QUESTIONS

Q HOW DO I SIGN UP MY CUSTOMERS?

A Fill out the Comfort Plus Extended Warranty Plan Application and have the customer sign it. To ensure timely validation of the Plan to the customer and to prevent any lapse of coverage, it is essential that you mail the white copy of the Application to CornerStone with a check for the specified amount for a Plan within ten (10) days of the date of sale of the Plan to the customer. The pink copy is for the customer and the dealer retains the yellow copy. Tell your customer to keep their copy in a safe place along with their product owner information.

Q WHEN IS THE BEST TIME TO SELL THE PLANS?

A The Plan is sold on new products, which are to be used in a residential environment (unless specific commercial coverage is purchased). The best time to sell the Plan is at the time of the sale of the product to the customer; however, it can be sold for up to a maximum of nine (9) months following the sale to the original purchaser.

<u>IMPORTANT:</u> The Plan must be received by CornerStone no later than one year following the date of product purchase by the customer or it will not be accepted.

Q WHEN SHOULD CUSTOMER PROTECTION PLAN APPLICATIONS BE MAILED?

A Mail the Protection Plan Applications to CornerStone with the appropriate payment within ten (10) days of being sold to the customer.

Q WHAT PRICE SHOULD I SELL THE PROTECTION PLANS FOR?

A It is entirely up to you. The wholesale pricing sheet (enclosed) provides you with your cost of the Plan. Many successful Dealers include the cost of the Plan with the product cost. Others price the Plans at a level that ensures a rewarding incentive for the salesperson in addition to a reasonable profit for the dealer.

Q WHAT IS COVERED?

A Coverage applies to normal failure of the mechanical and/or electrical functions of the product, in accordance with the original manufacturer's warranty terms and conditions. Coverage does not include normal wear and tear or consumables. See the Plan Terms and Conditions for specific coverage and exclusions.

Q WHO SHOULD THE REMITTANCE BE PAYABLE TO?

A The remittance should be made payable to CornerStone, at the address below. Mail the completed application/registration to CornerStone within ten (10) days of the Plan purchase date along with the proper remittance. Plan applications received by CornerStone more than thirty (30) days after consumer purchase date will NOT be accepted for registration.

CornerStone United, Inc.

Eastway Plaza 1899 Tate Boulevard, SE – Suite 2110 Hickory, NC 28602

Q WHAT HAPPENS IF A CUSTOMER REQUIRES SERVICE ON A COVERED PRODUCT?

A The customer calls you or your service center. You should diagnose the problem before scheduling a service call. If you determine that a service call is necessary, you make the service call and perform the service/repair (If you are uncertain whether the repair is covered, either before you go on the service call or while you are at the repair site, call CornerStone at 800-824-5090 to confirm coverage).

Q WHEN DOES COVERAGE BEGIN?

A Plan coverage for labor begins ninety-one (91) days following equipment installation or fifteen (15) days after receipt of the customer Comfort Plus Plan Application and full remittance, or upon expiration of the manufacturer's warranty, whichever is longer.

Plan coverage for parts begins upon the expiration of the original manufacturer's parts warranty period.

CornerStone's coverage will be delayed or denied if the Plan application and full remittance is not received within the proper submission time frame and if the Dealer does not have a Dealer Agreement on file with CornerStone.

Q HOW ARE LABOR COSTS REIMBURSED?

A Your approved service call rate (per your Dealer Agreement) will be paid on covered repairs. Many repairs should be completed within the first sixty (60) minutes. Labor after the first hour will be paid at the approved hourly rate.

Q HOW ARE PARTS COSTS REIMBURSED?

A On covered repairs, the Plan will pay the wholesale cost of your parts used in the repair plus a markup detailed in the table below. Obtain the parts from your usual sources. CornerStone reserves the right to request a copy of all parts invoices.

Wholesale Part Cost	Maximum Markup %	<u>Calculation</u>
Up to \$50.00	100.0%	Part Cost X 2.00
\$50.01 - \$100.00	75.0%	Part Cost X 1.75
\$100.01 - \$150.00	50.0%	Part Cost X 1.50
Over \$150.00	25.0%	Part Cost X 1.25

Q WHAT FORM DO I USE FOR CLAIM SUBMISSION?

A Claims may be submitted on the Comfort Plus Claim Form (Page 14), any standard work order form or invoice that contains the required information. See the "Submitting A Claim" (Page 9) for specific claim submittal criteria. The important thing is to furnish all of the required information on the original service invoice.

Q WHERE DO I SEND CLAIMS FOR REIMBURSEMENT?

Α το:

CornerStone United, Inc.

Eastway Plaza 1899 Tate Boulevard, SE – Suite 2110 Hickory, NC 28602

Q WHAT IS THE TIME FRAME FOR SUBMITTING CLAIMS?

A Claims must be submitted within 45 days of the service completion date or they will be returned unpaid.

Q WHEN WILL I RECEIVE PAYMENT OF MY CLAIM?

A Properly submitted claims for covered repairs are paid within thirty (30) days after receipt by CornerStone. No payment will be made unless the Dealer has a completed Dealer Agreement on file with CornerStone.

Q ARE THE SERVICE PLANS TRANSFERABLE?

A Yes, to transfer ownership of the Plan, or in the event of product exchange, the customer sends CornerStone a written request with a \$15.00 transfer fee, plus any applicable taxes. Request should include original purchaser's name, address and phone number, Plan application (contract) number, product serial number, product purchase date and name, address and phone number of new owner. The original Plan period remains in effect.

Q CAN THE PLANS BE CANCELLED?

A Yes, in the event a customer wishes to cancel a Plan, the customer will notify the dealer from whom they purchased the Plan. The dealer will be sent a prorated refund from the wholesale price paid by the dealer based on the elapsed months of coverage, less the \$15.00 cancellation fee and less any claims paid under the Plan, if applicable in the State where the customer resides. The dealer will reimburse the customer a prorated refund from the retail purchase price paid by the customer based on elapsed months of coverage, less the \$15.00 cancellation fee and less any claims paid under the Plan, if applicable in the State where the customer resides.



MONTHLY REMITTANCE SUMMARY

Dealer:	Dealer #:				
					_
Contract #	Customer's Name	Product	Premium	Tax	Total
			+		
			TOTAL DUF Co	rnerStone:	

CornerStone United, Inc.

Eastway Plaza 1899 Tate Boulevard SE, Suite 2110 Hickory, NC 28602 Phone: 800-824-5090

Fax: 828-345-1918

CLAIM FORM

Telephone: 800-824-5090



CornerStone United, Inc. Eastway Plaza 1899 Tate Boulevard, SE – Suite 2110 Hickory, NC 28601

Dealer	Name		Phone Number	Your Invoice	n#		Fxter	nded Warranty Pla	
								,	
Dealer	Contact		Fax Number	Dealer#			Date	of Product Installa	ition
Custom	er's Name:			•			Telep	ohone:	
Custom	er's Address: (Str	eet, City & S	State)				Zip C	ode:	
Product	<u> </u>		Model:			Serial#			
	-								
Custom	er Complaint:								
Custom	iei Compianii.								
Cause	of Breakdown:								
Cure fo	r Breakdown:								
Out to	i Breakdown.								
Data Ca	all Received:	l Dav	to Mode Commisted	Total Hours	an lab.		l alaa	r Rate:	
Date Ca	all Received:	Dai	te Work Completed:	Total Hours	on Job:		Labo	r Rate:	
QTY	Part No.	Part Desc	ription		Labor 0	Code		Amount	
Technic	i cian's Signature:	l				Total	Darte		
Custom	er's Signature					Total L	apor		
	- - -								
						Sub-	Total		
Please Mail Completed Claim Form to: CornerStone Claims Department			Та	x (if applic	able)				
	Coi	nerStone (Fastu	Claims Department way Plaza			· · · · ·			
	1899	Tate Boulev	vard, SE – Suite 2110						
		Hickory	, NC 28601						

Note: Claims cannot be processed unless the Dealer has a completed Dealer Agreement on file with CornerStone.



Transfer Form

The remaining term of this Plan may be transferred to subsequent purchasers within thirty (30) days of the change of ownership. To ensure prompt transfer of coverage, please forward a check in the amount of \$15.00, plus any applicable taxes, payable to CornerStone and this completed transfer form to the address below.

Policy coverage is not transferable from unit to unit, only from consumer to consumer. Repairs completed before transfer payments are received by CornerStone will not be covered. You may request verification of the remaining Plan term and details of coverage by calling 1-800-824-5090, 8:30AM – 5:30PM Monday thru Friday, Eastern Time.

Product:	
O	riginal Owner:
Name:	
Address:	
City/State:	
Zip code:	Telephone:
	Transfer to:
Name:	
Address:	
City/State:	
Zip code:	Telephone:
	Comfort Plus warranty subject to the Plan provisions. My signature is conditions and all of the provisions. I understand them, and agree to
Original Owner Signature:	Date

Please mail this Transfer request and check to:

CornerStone United, Inc.
Eastway Plaza
1899 Tate Boulevard, SE – Suite 2110

Hickory, NC 28601 Or call it in to 800-824-5090 with your credit card information.



CANCELLATION REQUEST

The following information is required to **Cancel** a Plan:

Warranty Number: _	
Customer's Name: _	
Purchase Date: _	
Date of Cancellation:	
Customer's Signature.	

To cancel the Plan, notify the dealer from whom you purchased this Plan. The dealer will be sent a prorated refund from the wholesale price paid by the dealer based on the elapsed months of coverage, less the \$15.00 cancellation fee and less any claims paid under the Plan, if applicable in the State where the customer resides. The Dealer will reimburse the customer a prorated refund from the retail purchase price paid by the customer based on elapsed months of coverage, less the \$15.00 cancellation fee and less any claims paid under the Plan, if applicable in the State where the customer resides.

Please mail this <u>Cancellation</u> request and check to:

CornerStone United, Inc.

Eastway Plaza 1899 Tate Boulevard, SE – Suite 2110 Hickory, NC 28601

Or call it in to 800-824-5090 with your credit card information.



Comfort Plus Extended Warranty Plan

Terms and Conditions

In addition to the terms and conditions of the original manufacturers' warranties and/or Dealer's warranty, the following terms and conditions will apply:

The period of this Plan is from the product installation date or eighteen (18) months from the original date of manufacture, whichever comes first and continues for the term noted on the Extended Warranty Plan, depending upon the coverage purchased. Plan coverage for labor for properly registered equipment will begin on the ninety-first (91st) day after equipment installation or the fifteenth (15th) day after CornerStone's receipt of the Plan Application and proper remittance, whichever is later, and will continue for a total of five (5) or ten (10) years, depending upon the coverage purchased, from the earlier of the original date of equipment installation or eighteen (18) months from the date of equipment manufacture. Plan coverage for parts for properly registered equipment will begin on the later of the first (1st) day of the second (2nd) year following the date of equipment installation or the time of expiration of the original manufacturer's warranty and will continue up to a total of five (5) or ten (10) years, depending upon the coverage purchased, from the earlier of the original date of equipment installation or eighteen (18) months from the date of equipment manufacture. The coverage period will include any manufacturer, OEM and/or Dealer warranty. Work on this product must be by an authorized CornerStone service agency.

The Plan will pay to repair and/or replace parts that fail under normal use at labor rates established by a separate agreement. Extra charges such as mileage, diagnostics and overtime are not covered. Nuisance calls are not covered by this Plan. This Plan is for residential products and does not apply to commercial applications, unless specific commercial coverage is purchased. If the dealer elects to purchase the commercial coverage, the terms and conditions contained herein shall apply. NOTE: Labor, under this Plan, to replace an entire boiler, furnace, air conditioning system or boiler sections is limited to a maximum total of six man (6) hours.

Only repairs that are attributed to normal failure of the electronic and mechanical functions of the unit are covered. Failure due, but not limited to, abuse, negligence, impact, fire, lightning, power failures and/or surges, rust, corrosion and water supply failures are not covered. Damage and/or repairs to cabinets and all exterior components, normal maintenance, related ductwork, power surges, electrical spikes, or electrical circuit overloads, cleaning of drains, fuses, nozzles, pilot orifices, filters, batteries, knobs, etc. are not covered. Additional or unusual utility bills incurred due to any malfunction or defect in equipment listed on the Plan, labor cost or gaining access to or removal of a unit that requires special equipment or tools such as cranes, ladder trucks, etc. are not covered. Maintenance needed to keep the product in good operating condition is not covered. This includes, but is not limited to, diagnostics, cleaning, tune-ups, adjustment of customer controls, and customer product education. Labor, material, expenses or equipment required to comply with laws and/or regulations imposed or set forth by any government agencies including, but not limited to, the storage, handling, recovery and/or recycling of refrigerants are not covered by this Plan.

To Obtain Service: Contact the issuing Dealer. If the issuing Dealer is not known, contact the Plan Administrator at (800) 824-5090 and a qualified Service Contractor will be located for you.

The Plan Administrator is: CornerStone United, Inc., 1899 Tate Boulevard, SE - Suite 2110, Hickory, NC 28602, FAX (828) 345-1918.

The obligations under this Plan are insured by Dealers Assurance Company, 3518 Riverside Drive, P.O. Box 21185, Columbus, Ohio 43221-0185, 800-282-8913

To transfer ownership of this Plan at the original site, or in the event of product exchange, send CornerStone written notification with a \$15.00 transfer fee. The original Plan period remains.

To cancel this Plan, during the first thirty (30) days following the Plan purchase date, notify the dealer from whom you purchased this Plan. The dealer will be sent a full refund from the wholesale price paid by the dealer, provided no claims have been filed under the Plan, if applicable in the State where the customer resides. The Dealer will reimburse the customer a full refund of the retail purchase price paid by the customer. After the first thirty (30) days following the Plan purchase date, notify the dealer from whom you purchased this Plan. The dealer will be sent a prorated refund from the wholesale price paid by the dealer based on elapsed months of coverage, less the \$15.00 cancellation fee and less any claims paid under the Plan, if applicable in the State where the customer resides. The Dealer will reimburse the customer a prorated refund from the retail purchase price paid by the customer based on elapsed months of coverage, less the \$15.00 cancellation fee and less any claims paid under the Plan, if applicable in the State where the customer resides.

Any representation of this Plan other than the terms herein is not binding on ECR, CornerStone or their agents, nor shall they be liable for any incidental or consequential damages.

This Plan gives you specific legal rights, and you may have other rights that vary from state to state. Any terms and conditions of this Agreement that are in conflict with the statutes of the state wherein it is issued are hereby amended to conform to those statutes.