



**You can't prevent costly home emergencies,
but you can prepare for them.**
Please reply by: August 16, 2011

Dear Salem homeowner:

Your water service line is the pipe that brings fresh water into your home. It is your responsibility to maintain and repair this line in the event of a leak or breakage. Repairing a broken line could cost you thousands of dollars[†], and in financial times like these, that's an expense you can protect yourself from.

Affordable coverage

That's why we'd like to invite you to accept Water Line Insurance Protection from Home Emergency Insurance Solutions — to help protect yourself from the costs associated with covered repairs or replacement of a leaking or broken water service line on your property. Coverage is optional and not required by your local utility or community. And, for just \$4.95 a month, you'll have up to \$12,000 in annual coverage, with a maximum of four calls per year up to \$3,000 per covered event, that will automatically pay the costs of covered repairs or replacement, with no paperwork to file or deductible to pay.

You can't afford to be without

No one expects to have problems with the water service line that runs to their home. But when home emergencies do occur they can impact your finances. So why live with the worry? Why not be prepared.

Please respond by August 16, 2011

Enroll today in Water Line Insurance Protection by calling 1-888-300-5031 or completing the attached form. Join us today.

Sincerely,

Neil Grant
Vice President
Home Emergency Insurance Solutions
OR Lic. #765759

Home Emergency Insurance Solutions, Oregon License #821578, an *independent company* separate from your local utility or community, is offering this optional insurance. This insurance policy is underwritten by Wesco Insurance Company. All services are performed by a licensed and insured independent contractor.

Call toll-free 1-888-300-5031
Available Mon-Fri 11am-8pm EST

[†]Home Emergency Insurance Solutions national average repair costs as of 4/11.

Water Line Insurance Protection for Salem homeowners

- Up to \$12,000 of annual coverage for covered repairs
- Up to \$3,000 of coverage per covered event
- 24-Hour Emergency Service Hotline
- Priority service by local, licensed and insured contractors
- Repairs are guaranteed for one year

**Please respond by:
August 16, 2011**

PO Box 18579 Salem, OR 97305-9908

Questions & Answers

What am I responsible for?

As a homeowner, you are responsible for the exterior water service line on your property, from the water company's connection to the point of entry into your home.

What is included in this coverage?

You will be covered up to \$3,000 per service call, up to \$12,000 per year, for the covered cost of repairing or replacing the burst or leaking water service line from the property boundary to the foundation wall.* This includes all service call charges, labor and materials for covered repairs — so you'll have no bill to pay within the coverage limits. See terms and conditions for complete coverage details.

Does my homeowners insurance or local utility company cover this?

Most basic homeowners insurance policies and local utility companies do not cover repair or replacement of the water service line. If you find you have similar coverage or your local utility company provides coverage, you can contact Home Emergency Insurance Solutions to receive a refund of your premium.

Who is eligible to join?

A residential homeowner can join. Mobile homes, recreational vehicles, multi-unit dwellings and commercial properties are not eligible for coverage. The size of your water service line may be no larger than 2 inches in diameter and no longer than 200 feet in length.

When can I make a service call?

Membership starts the day your Acceptance Form is processed and lasts for one year. Membership is automatically renewed thereafter for debit/credit card and E-Z Pay customers. There is an initial 30-day waiting period to make a claim, giving you 11 months of coverage during the first year of coverage. This prevents service calls on pre-existing conditions and helps keep the coverage affordable.

What is E-Z Pay?

E-Z Pay is a paperless and stress-free way to pay for your coverage. Payments are automatically debited from the bank/checking account of your choice as your payment becomes due, at no additional cost. Your coverage will be automatically renewed so there's no risk of it expiring and losing your benefits. Your authorization remains in effect until you notify Home Emergency Insurance Solutions of change.

Am I restricted to only one service call per year?

You can make up to four service calls per year, up to your annual benefit of \$12,000 for covered repairs.

Who is Home Emergency Insurance Solutions?

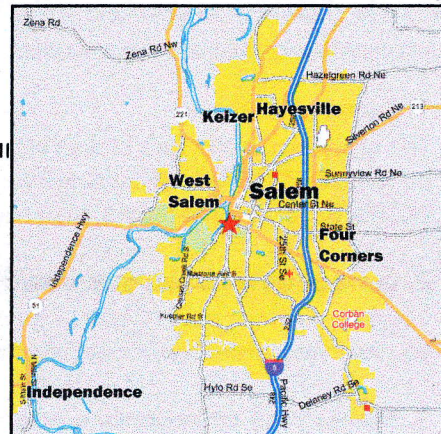
Home Emergency Insurance Solutions administers the Water Line Insurance Protection program on behalf of Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038. It is an independent, private company providing emergency home repair services and protection solutions to homeowners across the U.S.

Call toll-free 1-888-300-5031

Available Mon-Fri 11am-8pm EST

*General Exclusions: There is an initial 30-day waiting period to make a claim, giving you 11 months of coverage during the first year of coverage. Acts of God, the thawing of frozen pipes; emergency breakdown to external guttering, arising from disconnection to main water supply, due to pre-existing conditions, caused by faulty construction/improper maintenance, or from a controllable leak; swimming pools/decorative features; faucets or hose bibs; repair of covered parts, equipment and/or systems due to reduction in performance caused by normal wear and tear; emergency breakdown to property having remained unoccupied for more than 30 days; repairs when parts are obsolete; costs to correct or upgrade any part, equipment and/or system in order to comply with law; costs associated with treatment, recovery/disposal of hazardous material; manufacturers' recalls, defects or class action suits; closing walls, floors or ceilings; costs of a repair visit, restoration of affected area, hard or soft landscaping if coverage does not apply; repair, replacement or unblocking without our prior authorization; mobile homes, recreational vehicles, multiple-unit dwellings, homes with water service lines over 200 ft. or greater than 2 inches in diameter. See terms and conditions for complete coverage details.

Our records indicate that the address below is not protected by Water Line Insurance Protection from Home Emergency Insurance Solutions.



[Redacted] NE
Salem, OR 97301 [Redacted]

FHM

You are responsible for the maintenance and repair of the water line at the above address. Please complete and return this form or call 1-888-300-5031 to accept this optional coverage before August 16, 2011.

HSORx-SHS-611Zx

ACCEPTANCE FORM

Step 1: Choose your method of payment

Credit/Debit Card Option: VISA MASTERCARD AMEX DISCOVER Expiration Date:

Card Number:

E-Z Pay Checking Option: I have enclosed a check for my first payment and understand that all future payments will be charged to this account.
(See Q&As for details)

Check or Money Order: Please sign me up for Water Line Insurance Protection from Home Emergency Insurance Solutions. I confirm that I have read the reverse of the letter and meet the eligibility requirements. I have enclosed my check or money order for my payment of \$59.40.

PLEASE MAKE PAYABLE TO HOME EMERGENCY INSURANCE SOLUTIONS

Step 2: Choose your payment frequency

\$4.95 per month \$14.85 per quarter \$59.40 per year

I authorize Home Emergency Insurance Solutions to charge my account at the frequency specified above and my financial institution to debit these payments from the account provided. I confirm that I have read the reverse of the letter and meet the eligibility requirements and, in particular, I do not live in a mobile home or a multi-unit dwelling such as a condominium, and the size of my exterior water service line may be no larger than 2 inches in diameter and no longer than 200 feet in length. If I have chosen credit/debit card or E-Z Pay, this authorization is to remain in effect and my coverage will be automatically renewed at the then-current rate unless I cancel by calling 1-888-300-5031.

Signature (required): _____ Phone Number: _____ E-mail: _____

This insurance policy is underwritten by Wesco Insurance Company.
Home Emergency Insurance Solutions Oregon License #821578.

PO Box 18579 Salem, OR 97305-9908

Please make any corrections to your name or address below.

[Redacted]
[Redacted] NE
Salem, OR 97301 [Redacted]

HSORA-SOR-611A7

Five facts about Water Line Insurance Protection

1. Saves you money

The typical repair cost for a broken exterior water supply line can be up to \$2,300.[†] With Water Line Insurance Protection you pay NOTHING for covered repairs, within generous coverage limits.

2. Lasts as long as you own your home

Continued enrollment in Water Line Insurance Protection gives you seamless protection, month after month, year after year.

3. Makes your emergency a priority

You'll move to the top of the list in the case of an emergency and have a 24-hour toll-free number to call so you can get your water supply line repaired, and the water in your house back on, FAST.

4. Sends local repair contractors to your home

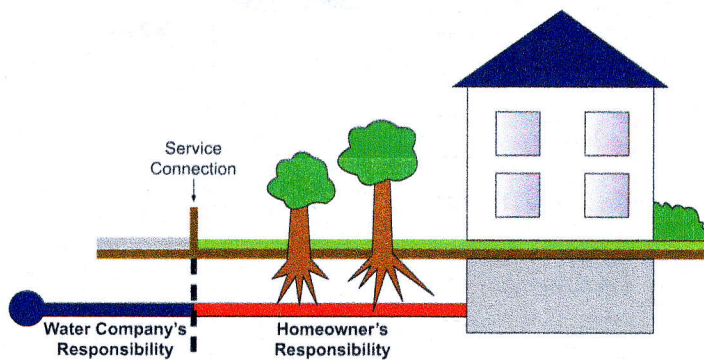
All repairs are performed by local, licensed and insured contractors.

5. Gives you a guarantee

Repairs are covered by a one-year guarantee against defects in materials and workmanship.

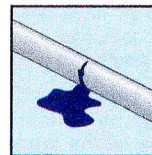
What would you do in a water service line emergency?

The illustration below shows where things can go wrong with your water service line — and how much a contractor would typically charge customers who don't have Water Line Insurance Protection. How would you manage if it happened to you? With Water Line Insurance Protection, it's not something you have to worry about.

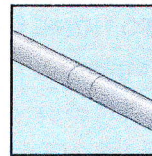


In some towns, the service line beyond the property boundary to the main connection in the street may be an additional responsibility of the homeowner, but is not included in this coverage.

[†] Home Emergency Insurance Solutions national average repair costs as of 4/11. No charge for covered repairs up to your service call benefit.



Locate, excavate and repair leak **\$452**
Plan Members – No Charge![†]



Replace segment of pipe **\$2,385**
Plan Members – No Charge![†]

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