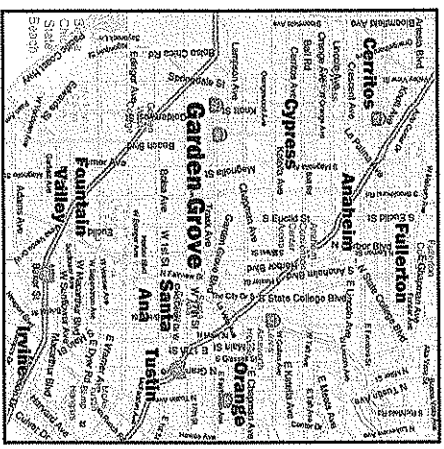
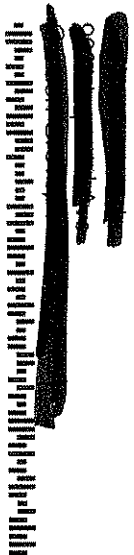


*****AUTO**5-DIGIT 92844

00000260 000011



You are responsible for the maintenance and repair of the water line at the above address.

Dear Garden Grove 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 join Water Line Insurance Protection from Home Emergency Insurance Solutions — to help protect your home and your finances from the costs associated with covered repairs or replacement of a leaking or broken water service line on your property. For just \$4.95 a month, you'll have up to \$12,000 in annual coverage 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 seriously impact your finances — draining your savings or, in the most dire cases, leaving you with no way to pay for necessary repairs. So why live with the worry? Why not be prepared.

Respond by August 13, 2010

Enroll today in Water Line Insurance Protection by calling 1-888-300-5031 or completing the attached form, and protect your home and your finances today. As a homeowner you are guaranteed acceptance, if you qualify. So join us today.

Sincerely,

Neil Grant
Vice President
Home Emergency Insurance Solutions
CA Lic. #0F78117

- 30-day Risk-Free review
- 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 contractors
- All permanent repairs guaranteed for one year

Respond by:
August 13, 2010

This optional insurance is offered by Home Emergency Insurance Solutions ("HEIS"), an independent company separate from your local utility or community. 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
California License #0F79326

PO Box 167 San Jose, CA 95103-9978

ACCEPTANCE FORM

Step 1: Choose your method of payment

Debit/Credit Card Option: VISA MASTERCARD 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.

Check or Money Order: Please sign me up for Water Line Insurance Protection. I have enclosed my check or money order for my payment of \$59.40.

PLEASE MAKE CHECK PAYABLE TO HOME EMERGENCY INSURANCE SOLUTIONS

Step 2: Choose your payment frequency

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

If I have chosen debit/credit card or E-Z Pay, I authorize Home Emergency Insurance Solutions to charge my first and all future payments at the frequency specified to my checking account or debit/credit card and my financial institution to debit these payments from my checking account or debit/credit card. This authorization is to remain in effect until Home Emergency Insurance Solutions receives notification of change or cancellation by my calling the toll-free number in the membership materials. I have read the eligibility criteria under "Who is eligible to join?" and agree that I and my property meet the criteria and, in particular, I do not live in a mobile home or multi-unit dwelling such as a condominium, and the size of my water service line may be no larger than 2 inches in diameter and no longer than 200 feet in length.

HSCAB-SHS-610A3

This insurance policy is underwritten by Wesco Insurance Company, Home Emergency Insurance Solutions California License #0F79326.

Signature required: _____ Phone Number: _____ E-Mail: _____

Questions & Answers



What am I responsible for?

As a homeowner, you are responsible for the water service line on your property, from the water company's connection to the point of entry into your home. The water company's connection is normally in the road in front of 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 burst or leaking water service lines from the property boundary or well casing 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. Coverage is optional. 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 call and receive a full refund.

Who is eligible to join?

Any single-family residential homeowner with a home up to 5,001 sq. ft. can join. Tenants should check with their landlord before applying. Mobile homes, 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.

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

HC5AX-SH5-610AX

*General Exclusions: acts of God, 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 connect or upgrade any part, equipment and/or system in order to comply with law; costs associated with treatment, recovery/disposal of hazardous material; manufacturer's 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, commercial buildings, homes with water service lines over 200 ft or greater than 2 inches in diameter. See terms and conditions for complete coverage details.

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. You authorize us to automatically debit your bank/checking account 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. We will automatically debit the checking account from which you wrote your first payment. You choose your payment frequency and we take care of the rest! Your authorization remains in effect until you notify Home Emergency Insurance Solutions of change or cancellation. It's that simple!

Am I restricted to only one service call per year?

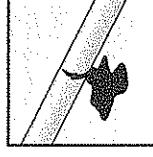
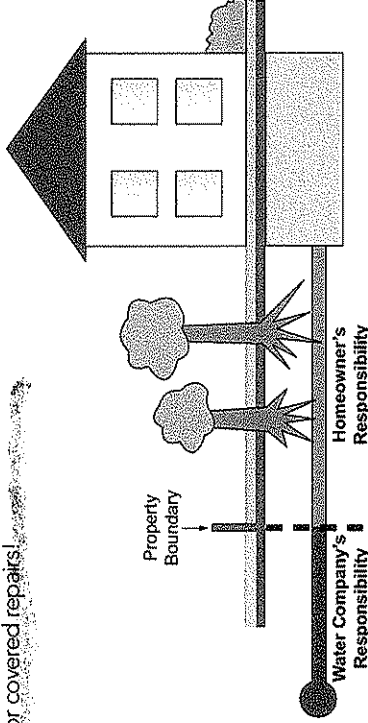
You can make up to four service calls per year, giving you an annual benefit of up to \$12,000 for covered repairs.

Who is Home Emergency Insurance Solutions?

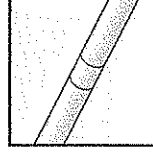
Home Emergency Insurance Solutions ("HEIS") administers the Water Line Insurance Protection program on behalf of Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038. Home Emergency Insurance Solutions is an independent, private company providing emergency home repair services and protection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

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 Home Emergency Insurance Solutions 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; you'll benefit from an emergency response and no bill to pay for covered repairs!



Locate, excavate and repair leak **\$940**
Plan Members -
No Charge!



Replace segment of pipe **\$2,336**
Plan Members -
No Charge!

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. *Home Emergency Insurance Solutions average repair costs as of 10/09. No charge for covered repairs. PO Box 167 San Jose, CA 95103-9978