

Rebuttals

| Objective | Rebuttal |
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| I'm not interested. | <p>May I ask why?</p> <p>Please keep in mind ... (Choose one or more of bullet below):</p> <ul style="list-style-type: none"> As I'm sure you know, the cost of <i>[electronics/appliances]</i> keep going up. The last thing you want to do is pay full price for a new one if a surge damages your TV or computer or <i>[if homeowner: air conditioner or appliances]</i>. This plan reimburses you up to \$2,000 a year when you need to repair or replace your electronics due to surge damage... I'm sure you know that if a power surge hits your computer, TV or even your refrigerator, it could cost a lot of money to replace. But, with this plan reimbursing you up to \$2,000 a year, it could end up costing you nothing to replace it! Isn't that peace of mind worth just twenty cents a day? <p>Please keep in mind that, even if you sign up for the plan today, you're not being billed anything for the next 30 days. I can send you the information so you can review all the benefits in the comfort of your own home. You may really like it, or it may not be for you. If it's not for you, just give Cinch a call to cancel.</p> |
| I already have Surge protection. | That's good because it's important protection to have. If you switch to Cinch's SurgeProtect plus Perks, you'll have protection of up to \$2,000 per year for the repair or replacement of any covered surge-damaged item plus you can get hundreds of dollars cash back on eligible purchases when you go shopping, dine out or travel. |
| I don't need it. | If you think about it, when a power surge damages your computer, tablet or any other plugged in electronic device, your <i>[homeowners/renters]</i> policy typically doesn't cover these types of incidents. So, you'll have to pay the bill for repairs and replacements. With the Surge Plus Perks SM , you'll get reimbursed for up to \$2,000 a year back for these bills. Plus, you can potentially get hundreds of dollars cash back on eligible purchases when you go shopping, dine out or travel. |
| I want to think about it. | I understand, and the best way to see exactly what you're getting is to enroll today, look over the materials in the comfort of your own home. If you decide it's not for you, just give Cinch a call or go online to cancel and all billing will stop, okay? |
| I'm a renter so I don't need this protection. | If you think about it, when a power surge damages your computer, tablet or any other plugged in electronic device, your renters policy typically doesn't cover these types of incidents. So, you'll have to pay the bill for repairs and replacements. With SurgeProtect plus Perks SM , you'll get up to \$2,000 back for these bills, plus potentially hundreds of dollars cash back when you shop, dine out or travel. |
| I don't want to forget I am enrolled/I don't want to forget to cancel | <p>Oh, there's no need to worry about that.</p> <p>First, you'll be receiving a confirmation email to keep on hand for your records. Second, you'll also be receiving a welcome package in the mail that provides all the information you'll need including start date, monthly cost, all the ways you can save money with the plan and the phone number to call with any questions or if you decide to cancel. That should be in your mailbox within the next 10-15 days. We've made it easy for you to remember to review the plan and make sure it's for you.</p> |

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| I'm pretty handy/My spouse does all the work/I can fix these things myself | <p>Here's the thing though. If your TV or computer [or fridge] let's say, stops working because of a power surge, [you/your spouse/significant other] will probably have to buy parts. That alone could cost hundreds of dollars. With this plan, you could be reimbursed for the entire repair... including parts... up to \$2,000 a year. And if it can't be fixed, you'll be reimbursed for a replacement up to \$2,000 a year.</p> <p>Since [you/your spouse/significant other] know(s) about these kinds of repairs, [you/he/she] can review the information and see how SurgeProtect plus PerksSM can save you a lot of money. Remember, you have the next 30 days to make your final decision before any coverage or billing begins, okay?</p> |
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Frequently Asked Questions (FAQ)

| FAQ | Response |
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| What is included in SurgeProtect Plus Perks SM ? | <p>This program comes with many features and benefits including:</p> <ul style="list-style-type: none"> • Up to \$2,000 per year in surge protection • Potentially hundreds of dollars cash back on eligible purchases from over 300 popular restaurants, retailers, and travel brands • \$25 A/C or refrigerator filter credit • Access to appliance discounts on brand name appliances |
| What does surge protection cover? | The surge protection provides reimbursement for surge-damaged household electronic equipment and appliances up to \$2,000 a year. This coverage applies to anything that is plugged into an outlet and is valued at \$100 or more. The Welcome materials that's on their way show you everything that's covered along with information on limitations, exclusions, and more. |
| How do I get cash back on shopping, dining, and traveling? | <p>Once your coverage begins, you'll receive an email with information on how to download the Shopping Boss APP and set up your account.</p> <p>Then, for instance, let's say you want to buy something at Kohls for \$50. You'll just click on the Shopping Boss APP, select Kohls and purchase an e-card for \$50 with the card you put on file with Shopping Boss. If you're at a Kohls store, the cashier will scan the code on your phone. If you're shopping from home, you'll just enter the e-card number as your form of payment.</p> <p>Shopping Boss automatically stores the cash back for that purchase in your account. As your cash back grows, you can spend it on other e-cards when you shop or redeem it for cash. It's up to you!</p> |
| Where can I earn my cash back? | You can earn cash back for eligible purchases at over 300 popular restaurants, retailers, and travel brands – online or in-store. Just some of the places you can enjoy this benefit are: Kohls, Lowes, Home Depot, CVS, Chili's, Applebee's, Panera, Delta, Carnival, Disney, AMC, Domino's Pizza and the list goes on into hundreds more. |
| How do I get my \$25 filter credit? | You'll receive an automatic email after your plan is active with everything you need to know in order to access your \$25 filter credit. |
| How do the appliance discounts work? | You can take advantage of money-saving discounts on certain brand name appliances by calling the toll-free number provided in your welcome kit. |
| How much does SurgeProtect plus Perks SM cost? | That's the best part! Just \$19.99 per month provides many benefits and peace of mind that comes with surge protection. Plus, you can also get you hundreds of dollars cash back on |

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| | eligible purchases at your favorite stores, restaurants and travel brands, and a \$25 A/C or refrigerator filter credit. |
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| FAQ | Response |
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| Can I use my own repair person for surge damage? | Yes. When any of your covered electronic appliances or equipment is damaged by a surge event, you can choose any repair person you would like. Once your repair or replacement is complete, just send SurgeProtect plus Perks SM the bill and, if approved, you will be reimbursed up to \$2,000 per year. |
| What do I do if I need a repair due to surge damage? | When any of your covered electronic appliances or equipment is damaged by a surge event, you can choose any repair person you would like. Once your repair or replacement is complete, just send SurgeProtect plus Perks SM the bill along with your completed claim form and, if approved, Cinch will reimburse you up to \$2,000 per year. |
| What happens after I placed a claim due to surge damage? | Once you send your claims reimbursement form along with the repair bill, Cinch will review your claim. If approved, you will be reimbursed up to \$2,000 per year for any covered surge event. |
| Is it true SurgeProtect plus Perks SM helps pay for the device if it can't be repaired? | Yes. As you will see in your coverage and limitation details, the plan pays up to \$2,000 per year in reimbursements for the repair or replacement of covered electronics equipment or appliances damaged by power surges. |
| When does my coverage begin? | Coverage begins 30 days from today. You'll receive a welcome letter so you can review the features, benefits and service agreement before any coverage or billing begins. Your coverage start date will be included in the summary section of your welcome letter. These 30 days give you time to review the benefits and make sure the plan is right for you, okay? |
| When will I receive my agreement? | You should receive your welcome kit 10 to 15-days after enrolling. It will include your service plan agreement, contract number, and plan effective date. |
| Can I cancel after I've made a claim? | Yes, you can cancel after making a claim. Cinch may charge a \$25 processing fee at their discretion, and you would be responsible for the remainder of the annual premium or the amount of the claim, whichever is less. |
| Can I cancel anytime? | You can cancel within the first 30-days you will not be billed a penny. You may also cancel any time after that by simply calling or going online. |
| Will I have to provide my credit/debit card/checking or savings account? | Yes. Getting your [credit/debit card /checking or savings account] now helps make things easier for you down the line. That's because, if you decide the plan is right for you and don't cancel within thirty days, we'll be able to automatically start your coverage and bill you \$19.99 every month until you cancel. So, you don't have to worry about a thing. |
| Will I be charged today? | No. You have thirty days to review SurgeProtect plus Perks SM . If you think the plan is a good fit for you and you don't call to cancel, you will be charged 30-days from today and your protection will start on day-31. |

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| After Permission to Bill: Why do you need my credit card? | Cinch needs a way to bill you for the plan of \$19.99 every month if you choose to keep SurgeProtect plus Perks SM . I want to remind you that this plan provides a 30-day review period where you not being billed during that time. If you decide to cancel, please call Cinch at 844-327-6010 within the first 30 days, and you will not be billed. |
| What is SurgeProtect plus Perks SM ? | SurgeProtect plus Perks SM is a home service plan that protects covered electronics and appliances when they're damaged by a power surge – coverage that is typically not included in your [homeowners/renters] policy. |

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| <p>SurgeProtect plus PerksSM Where/Who</p> | <p>AL, AZ, FL, IL, IA, MA, NV, NM, NY, NC, OK, SC, TX, UT, VT, WA, WI, WY: The Cinch Home Service Agreement is issued by HomeSure of America, Inc. And administered by Cinch Home Services, Inc. headquartered in Boca Raton, FL.</p> <p>CA: The Cinch Home Service Agreement is issued by HomeSure Protection of California, Inc. And administered by Cinch Home Services, Inc. headquartered in Boca Raton, FL.</p> <p>OR, VA: Home Protection Plan in VA The Cinch Home Service Agreement is issued by HomeSure of Virginia, Inc. And administered by Cinch Home Services, Inc. headquartered in Boca Raton, FL.</p> <p>ALL OTHER STATES: The Cinch Home Service Agreement is issued by HomeSure of America, Inc. And administered by Cinch Home Services, Inc. headquartered in Boca Raton, FL.</p> |
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