



November 10, 2009

Contractor Name
Address
City, State Zip

Dear Contractor,

Equiguard and Assurant have reached an agreement regarding the payment of covered claims on extended service agreements ("Service Agreements") sold after October 1, 2004. Equiguard anticipates that payment for covered claims on these Service Agreements will start coming to the market as soon as mid-November.

The agreement reached with Assurant requires that the following information and documents be provided to Equiguard with your claim (along with the other information/documents you already provide):

- Copy of the program terms and conditions
- Maintenance services performed on the Equipment and dates performed, which information is only required for the prior 12 months and can be transmitted electronically or by hard copy
- Proper invoice and work order
- The invoice for any part that has been replaced or the invoice from the service provider which identifies the part and the cost of the part
- Current payment terms with servicers that performed the repair

We also want to provide you with the following information to assist you in submitting claims pursuant to any Service Agreements for residential or commercial equipment.

Claims on Commercial Equipment.

Based on Equiguard's agreement with Assurant, you will need to provide **proof of maintenance on the covered equipment**, in addition to all the normally required information and paperwork, when you submit a claim received by Equiguard after November 5, 2009, on any Service Agreement for commercial equipment - - no matter when the services were provided. Proof of maintenance is defined as copies of all maintenance records and/or receipts for maintenance services performed on the covered equipment. Such proof of maintenance is a requirement under the Terms and Conditions of all Service Agreements sold by Equiguard.

Failure to submit proof of maintenance with a claim on commercial equipment received by Equiguard after November 5, 2009, will result in the claim being denied.

“North America’s Largest Provider of Extended Service Agreements to the HVAC/R Industry Since 1988”



Claims on Residential Equipment.

For Service Agreements covering **residential** equipment, if the claim is received by Equiguard on or before November 5, 2009, no proof of maintenance is required. If the claim is received by Equiguard after November 5, 2009, but the **services** were provided **before** November 5, 2009, no proof of maintenance is required. If the claim is received by Equiguard after November 5, 2009, and the services were provided on or after November 5, 2009, then proof of maintenance is required.

In summary, on a claim for residential equipment, if the service is provided on or after November 5, 2009, you **must** submit proof of maintenance of the equipment with your claim.

Other Information.

All claims that you have submitted to Equiguard prior to receipt of this letter, and those claims received by Equiguard on or before November 5, 2009, both residential and commercial claims, will be processed without proof of maintenance.

On claims for residential equipment, if the homeowner performed the maintenance, please complete the attached affidavit and have the homeowner sign it.

We understand that submitting proof of maintenance may be burdensome, but this is an underwriting requirement that will be strictly enforced.

Please be advised that as to any claim that has previously been denied for lack of required information and/or paperwork, you will have 10 business days from the date of this letter to resubmit the claim with all required information. This will give our valued customers another opportunity to be paid. Failure to submit all documentation within the time frame will result in the claim being denied, without another opportunity to have it reopened.

If you have any questions regarding the requirements for claims filing, please contact your Equiguard inside sales representative at 1-800-886-9363.

Sincerely,

Equiguard, Inc.

“North America’s Largest Provider of Extended Service Agreements to the HVAC/R Industry Since 1988”

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