

# Surge Assist FAQs

**Q: What is an electrical surge?**

A: A surge is a burst of electricity or electrical current which can be caused by natural or man-made events including lightning strikes and power coming back on after an outage. This can accelerate wear and tear and result in failure of electrical products.

**Q: What types of items are most commonly damaged by a surge?**

A: An electrical surge can damage the sophisticated computers, devices, televisions and appliances that are common in today's homes.

**Q: What are the sources of electrical surges?**

A: An electrical surge may be caused by natural or man-made events. Common natural events include lightning hitting power, phone, or cable lines, and trees, birds or animals coming into contact with power lines. Man-made events include vehicle accidents involving utility equipment. Other sources include the cycling on and off of large motors or compressors in refrigerators, air conditioners and other equipment, poor grounding and improper or faulty wiring.

**Q: How do electrical surges enter my home?**

A: Surges typically enter your home through electric, cable and telephone utility lines. However other lines – such as electronic dog fences, irrigation systems, yard light circuits, well pump feeds or low voltage lighting systems – can also be an entry point.

**Q: Why should I be concerned about surges?**

A: Every day, homes are using electronics, systems, and appliances that contain extremely sensitive microchips, microprocessors and circuitry. Electrical surges accelerate wear and tear, increasing repair frequency, repair costs and product failure.

**Q: What can I do to protect myself?**

A: High quality plug-in surge protectors are always a good choice. They offer physical and sometimes financial protection. However, protecting every electronic device in your home can be expensive. Our Surge Assist Program is a low-cost plan that offers protection from the cost of damage to the electronics in your home.

**Q: Does this plan require me to install anything?**

A: No. There is no equipment to install or purchase.

**Q: Does my insurance protect against electrical surge damage?**

A: Insurance coverage for losses resulting from power surges may depend on your policy, as well as how the power surge happened. If covered, your deductible can often be as much as the repair or replacement cost.

**Q: How do I file a claim?**

A: Call us at 1-800-505-7283 or email us within 20 days of the surge, and we will start the claim process. We will investigate the claim, evaluate the damage, review estimates and finalize your claim.

**Q: How do I know what is covered?**

A: See the Surge Assist Program Terms and Conditions.

**Q: How do I know what is not covered?**

A: See the Surge Assist Program Terms and Conditions.

**Q: If I have a few more questions, who can I call?**

A: For more information, call 1-800-505-7283.