

ACCUSERV COMPLETE







Introduction

When you need complete coverage

Before moving forward, we encourage you to read the introductory page of AccuServ and Protect in order to fully understand the benefits of this plan. AccuServ and Protect provides our customers with industry leading maintenance and coverage for frequently failing parts. However for some individuals, they may not feel secure until they have complete coverage, and they have good reason to feel so.

Most people skip maintenance or don't have it done properly

In a perfect world, maintenance would be done every year. That all technicians are properly taught how to adjust parts, inspect safety devices and disassemble and clean troublesome spots. That they are adequately equipped with high-end CO detectors, combustion analyzers, gas sniffers and camera scopes; not just a vacuum cleaner. That when the technician is finished, all maintenance-sensitive components should be well tuned and expected to have a long lifespan.

The sad truth is its easy to overlook this essential service. More times than not we are guilty of skipping at least a year or two of maintenance. But even for the rare diligent customer that never missed a tune up, the chances of it being done every year by a technician that was properly educated and equipped with the right tools are slim.

When this happens, maintenance-sensitive parts become high risk for premature failure. For example, blower and ventor motors can overheat due to excess dust build up in the system, dust can contaminate the solenoid in the gas valve causing it to stick close, sediment build up can clog a drain valve on a water heater. The list of parts failing when not properly maintained is extensive.

AccuServ Complete

That is why we have created AccuServ Complete, to protect you from maintenance-sensitive parts that have been damaged due to neglect. Here's what the plan provides:

- Industry leading maintenance provided by technicians who are properly trained and equipped
- Coverage for nearly every part. Both frequently failing parts and maintenance-sensitive parts

We then took this solution and nicely packaged it at an affordable easy to manage, monthly payment.

Don't let poor maintenance leave you at risk, allow AccuServ Complete to put your mind at ease with the most extensive protection available.

Guaranteed!

Air Conditioner

When Maintenance-Sensitive Parts are Neglected

Poor air conditioner maintenance can lead to a series of problems. One of the most common is dirt and debris build up on the condenser which restricts airflow to the unit and causing it to overheat. Consistent overheating reduces efficiency and can completely burn out the compressor and damage other components in your AC. These maintenance-sensitive parts must be maintained or they will fail.

Unfortunately many homeowners have not consistently maintained their AC or have done it properly. Resulting in maintenance-sensitive parts becoming damaged and weakened. This damage is irreversible despite any future efforts of maintaining the unit. At this point, these major parts can fail anytime and be costly to repair.

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Then it provides you with coverage for maintenance-sensitive parts in case they fail due to previously neglected tune-ups.

Finally, you get coverage for frequently failing parts offered in your AccuServ and Protect plan. So as long you are under our plan we'll come by and replace these

Included:

"Industry Leading Maintenance that includes 21 Point Safety and Cleaning Inspection"

"Coverage of Frequently Failings Parts; a list put together through years of research and recordings

"Coverage of Frequently Failings Parts AND Maintenance Sensitve Parts; two lists put together through years of research and recordings'

Advantages

- Increases the life span of your fireplace Improves energy efficiency
- Ensure your fireplace is not producing carbon monoxide
- Complete part Covarge

To learn more why a lack of maintenance can put you a higher risk of failure follow this link: www.accuservheating.com/example

Frequently Failing Parts (Covered)

Parts that fail regardless if proper AC maintenance is being performed or not

Capacitors: Think of your capacitors as your spark plug for you car. They are used to jump start your motors in your AC system. They commonly become weaker overtime and run out of power to adequately start the

Internal Copper Tubing: these are the bloodlines for your AC system. Used to transfer the refrigerant, these copper lines can become brittle overtime and cause the system to leak. The defected section of the copper line can be replaced to solve the issue.

Thermostat: Responsible for monitoring and controlling how cool your home is, they have fragile sensors that may lose its ability to properly detect temperature overtime. Resulting in incorrect indoor temperatures or not powering the AC unit at all.

Contactor/Relay: The internal switches built within the AC system, they are used to power on and off different components inside your AC. Common problems with them include burning out, losing connectivity and the relays

Internal Electrical Wiring: The wiring that powers all the various components inside your AC system are prone to becoming brittle and burning out.

Maintenance-Sensitive Parts (Covered)

Parts that eventually fail regardless if proper maintenance is being performed or not.

Blower Motor: Responsible for distributing cool air throughout your home, it often burns out due to overheating from a build up of dirt on the blower.

Control Board: The brains of the air conditioner, it controls which components come on and when. The causes for why they fail can be many. From power surges to shorts in the AC, it's unpredictable. However a tested and true fact is that maintenance greatly reduces the chances of failure. One direct factor is that dirt from the AC can contaminate the solenoids on the board, causing them to stick open and malfunction.

Condenser Motor: In charge of cooling down the condenser and compressor, it often has to run harder and longer when the AC is running inefficiently. A maintenance will increase efficiency and lower condenser motor run time

Condenser Coil: The outdoor coil where heat is emitted. Excessive heating due to airflow restriction may cause it to crack leak refrigerant.

\$400 Credit:

Compressor: The heart of the air conditioner, it's in charge of pumping refrigerant throughout the AC system. Inefficiency causes the compressor to run longer and harder greatly increasing the chances of breakdown. This can be corrected with maintenance

Evaporator: A refrigerant coil located inside your furnace. It's responsible for absorbing the heat within your house.

Furnace

When Maintenance-Sensitive Parts are Neglected

Not maintaining your furnace can lead to several premature breakdowns in your furnace. It can cause the blower motor and ventor motor to clog with dirt, overheat and burn out. It can leave a clogged drain unnoticed causing it to spill out on the furnace and cause water damage and in general, reduce the furnace's efficiency and lifespan. These maintenance-sensitive parts must be maintained or they will fail.

Unfortunately, many homeowners have not consistently maintained their furnace or have it done properly. Resulting in maintenance-sensitive parts becoming damaged and weakened. This damage is irreversible despite any future efforts of maintaining the unit. At this point, these major parts can fail anytime and be costly to repair.



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Advantages

- -Increases the life span of your furnace Improves energy efficiency
- Ensures your furnace is not producing carbon monoxide
- Ensures your furnace does not have any gas
- Coverage for frequently failing parts
- Coverage for maintenance-sensitive parts

Frequently Failing Parts (Covered)

Parts that fail regardless if proper maintenance is being performed or not

Pilot Assembly: in charge of igniting the main burners and ensuring your home doesn't fill with gas, the pilot assembly is used both for ignition and safety. They are composed of a thermocouple, sparker and pilot light. Common issues include the thermocouple failing to keep the burners ignited.

Pressure Switch: is a safety device that ensures that the furnace is properly exhausting before turning on the burners. The switch commonly breaks and fails to recognize that the exhaust is running therefore not turning on the burners

Capacitors: Think of your capacitors as your spark plug for your car. They are used to jump start your motors in your furnace system. They commonly become weaker overtime and run out of power to adequately start the motor. At this point replacement is required

Hot Surface Ignitor (HSI): a small element that heats up and ignites the burners. They eventually burnout and have to be replaced. They are replaced several times during furnace's lifespan

Roll-out Switch: a safety device that senses when the burner flames "roll out" back into the furnace rather than into the heat exchanger. It immediately shuts off the furnace when it detects this condition. They often fail to recognize the main burners are fine and prevent the furnace from

Hi-Limit: a safety device that shuts off the furnace when it senses that the heat exchanger section is getting too hot. Commonly malfunctions and shuts the furnace off too early or not turn it on at

Manual Switch: a on/off switch for the furnace. Commonly lose connectivity going into the

Transformer: used to convert high voltage into low voltage to power the low voltage components in your furnace. Commonly fail to properly convert voltages overtime.

Thermocouple: Used in older furnaces as a safety device to ensure the pilot light is ignited and gas is not just spilling into the furnace. Often fails to sense the pilot light and prevents the furnace from coming on at all

Thermopile: Used in older furnaces as a safety device to ensure the main burners are ignited and gas is not just spilling into the furnace. Often fails to sense the main burners are on a prevents the furnace from coming on at all.

Thermostat: Responsible for monitoring and controlling how warm your home is, they have fragile sensors that may lose its ability to properly detect temperature overtime. Resulting in incorrect indoor temperatures or not powering your furnace at all.

Flame Sensor: A safety device used to ensure there is ignition. Can fail to sense the flame and prevent the furnace from coming on. Cleaning or replacement will solve the issue.

Internal Electrical Wiring: The wiring that powers all the various components inside your furnace are prone to becoming brittle and burning out.

Maintenance-Sensitive Parts (Covered)

Parts that eventually fail regardless if proper maintenance is being performed or not.

Gas Valve: The gas valve is in charge of regulating gas flow in to the furnace. Dirt in the furnace will contaminate the solenoid in the gas valve causing it to start sticking

Control Board: The brains of the air conditioner, it controls which components come on and when. The causes for why they fail can be many. From power surges to shorts in the furnace, it's unpredictable. However a tested and true fact is that maintenance greatly reduces the chances of failure. One direct factor is that dirt from the furnace can contaminate the solenoids on the board, causing them to stick open and malfunction.

Ventor Motor: Used to help exhaust the burner gas by blowing them out the vent. Dirt build up inside the motor tend to cause it to overheat and burn out

Blower Motor: Responsible for distributing heat produced by the furnace throughout your home, it often burns out due to overheating from a build up of dirt on the blower.

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Primary Heat Exchanger: A metal enclosed shell that separates the burner gas that's inside it from the circulation air that travels outside and around it. Many different factors can cause it to crack; most of them due to poor maintenance. A crack heat exchanger can quickly lead to carbon monoxide

Secondary Heat Exchanger: Used to increase the furnace's energy efficiency by absorbing residue heat not collected by the primary heat exchanger and transferring it into the circulation air. Like the primary heat exchanger many different factors can cause it to crack; most of them due to poor maintenance. It's also more prone to clogging.

Boiler

When Maintenance-Sensitive Parts are Neglected

Overtime scale starts to build up in the boiler's hydronics. This can lead to restriction and clogging in the pipes and valves which reduces the boilers efficiency. If the build up is severe enough it can lead to complete boiler failure. Oxygen that penetrates in the boiler system can also start rotting out the system which could lead to burst pipes and floods. These maintenance-sensitive parts must be maintained or they will fail.

Unfortunately many homeowners have not consistently maintained their boiler or have done it properly. Resulting in maintenance-sensitive parts becoming damaged and weakened. This damage is irreversible despite any future efforts of maintaining the unit. At this point these major parts can fail anytime and be costly to repair.

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Advantages

- Increases the life span of your boiler
 Improves energy efficiency
 Removes corrosive oxygen from the boiler
 Removes restricting scale from the boiler
- Ensures there is no presents of carbon
- Coverage for frequently failing parts
- Coverage for maintenance-sensitive parts

Frequently Failing Parts (Covered)

Parts that fail regardless if proper boiler maintenance is being performed or not

Pilot Assembly: in charge of igniting the main burners and ensuring your home doesn't fill with gas, the pilot assembly is used both for initial start up and a back up safety device. It is composed of a thermocouple, ignitor and pilot light. Common issues include the thermocouple failing to keep the burners ignited

Pressure relief valves: A safety device to ensure the boiler system doesn't over pressurize and explode. They commonly leak unnecessarily, become noisy or completely

Drain Valve: self-explanatory, used to drain the water from the water heater. This is required when flushing the system during a maintenance to breakdown sediment build up and when draining the tank for replacement. Common problems include leaking and becoming clogged with sediment. If water heater reaches this point maintenance becomes impossible and changing your water heater becomes a nightmare.

Pressure Switch: is a safety device that ensures that the boiler is properly exhausting before turning on the burners. The switch commonly breaks and fails to recognize that the exhaust is running therefor not turning on the burners

Thermostat: Responsible for monitoring and controlling how cool your home is, they have fragile sensors that may lose its ability to properly detect temperature overtime. Resulting in incorrect indoor temperatures or not powering the boiler unit at all.

Flame Sensor: A safety device used to ensure there is ignition. Can fail to sense flame prevent the boiler from coming on. Cleaning or replacement will solve the issue

Internal Electrical Wiring: The wiring that powers all the various components inside your boiler system are prone to becoming brittle and burning out.

Maintenance-Sensitive Parts (Covered)

Parts that eventually fail regardless if proper maintenance is being performed or not.

Gas Valve: in charge of regulating gas flow into the boiler. Dirt can contaminate the solenoid in the gas valve causing it to start sticking

Control Board: The brains of the boiler, it controls which components come on and when. The causes for why they fail can be many. From power surges to shorts in the boiler, it's unpredictable. However a tested and true fact is that maintenance greatly reduces the chances of failure. One direct factor is that dirt from the boiler can contaminate the solenoids on the board, causing them to stick open and malfunction.

\$400 Credit

Heat Exchanger: Series of condensed pipes contained with water. It allows for the transfer of heat between the burners outside the exchanger and the water inside the exchanger. Dirt and Soot can build up on the heat exchanger reducing the heat transfer process and lowering boiler efficiency.

Tank Water Heater

When Maintenance-Sensitive Parts are Neglected

Sediment build up is the worse enemy of tank water heaters. Sediment acts as a insulator, reducing the transfer of heat from the burners into the water, reducing energy efficiency and increasing the units wear and tear. Worse case scenario, the system can become so clogged with sediment that it is no longer be repairable and must replaced. These maintenance-sensitive parts must be maintained or they will fail.

Unfortunately many homeowners have not consistently tuned up their water heater or have done it properly. Resulting in maintenance-sensitive parts becoming damaged and weakened. This damage is irreversible despite any future efforts of maintaining the unit. At this point these major parts can fail anytime and be costly to repair.

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Advantages

- Increases the life span of your water heater
 Improves energy efficiency
 Reduces the chance of leaks and flooding
 Coverage for frequently failing parts
- Coverage for maintenance sensitive parts

put you a higher risk of failure follow this link www.accuservheating.com/example

Frequently Failing Parts (Covered)

Parts that fail regardless if proper maintenance is being performed or not

Pressure relief valves: A safety device to ensure the water heater system doesn't over pressurize and explode. They commonly leak unnecessarily or completely break off.

Pilot Assembly: in charge of igniting the main burners and ensuring your home doesn't fill with gas, the pilot assembly is used both for initial start up and a back up safety device. It is composed of a thermocouple, ignitor and pilot light. Common issues include the thermocouple failing to keep the burners ignited

Drain Valve: used to drain the water from the water heater. They commonly leak.

Pressure Switch: is a safety device that ensures that the water heater is properly exhausting before turning on the burners. The switch commonly breaks and fails to recognize that the exhaust is running therefore not turning on the burners

Flame Sensor: A safety device used to ensure there is ignition. Can fail to sense the flame and prevent the water heater from coming on.

Internal Electrical Wiring: All the wiring that powers all the various components inside your water heater are prone to becoming brittle and burning

Maintenance-Sensitive Parts (Covered)

Parts that eventually fail regardless if proper maintenance is being performed or not.

Aquastat: Responsible for monitoring and controlling how hot the water

Gas Valve: in charge of regulating gas flow into the water heater. Dirt can contaminate the solenoid in the gas valve causing it to start sticking

Not Covered

Tank Body: a bit of an exception to the other maintenance sensitive parts, the tank will eventually rot out after so many years. However annual flushing of sediment has proven to greatly increase it's lifespan. The body of the tank is impossible to replace and therefore not covered.

Tankless Water Heater

When Maintenance-Sensitive Parts are Neglected

Overtime sediment begins to build up in the system. The sediment acts as an insulator, reducing the transfer of heat from the burners to the water. The result is reduced energy efficiency and less water pressure due to a built-in "restrictor" that slows down the water flow when it is not hot enough. If the sediment build up is severe enough, it can clog the unit and make it irreparable. These maintenance-sensitive parts must be maintained or they will fail.

Unfortunately many homeowners have not consistently tuned up their water heater or have done it properly. Resulting in maintenance-sensitive parts becoming damaged and weakened. This damage is irreversible despite any future efforts of maintaining the unit. At this point these major parts can fail anytime and be costly to repair.

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Advantages

- -Increases the life span of your water heater Improves energy efficiency Reduces the chance of leaks and flooding Coverage for frequently failing parts

- Coverage for maintenance sensitive parts

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Frequently Failing Parts (Covered)

Parts that fail regardless if proper AC maintenance is being performed or not

Pressure Switch: a safety device that ensures that the furnace is properly exhausting the exhaust is running therefore not turning on the burners

Pressure Relief Valve: A safety device to ensure the boiler system doesn't over pressurize and explode. They commonly leak unnecessarily, become noisy or completely

Safety Switches and Sensors: Various sensors and safety switches to ensure the tankless water heater is operating in a safe, working manner. They tend to fail and producing false signals that ultimately leads to the water heater working incorrectly.

Internal wiring: The wiring that powers all the various components inside your furnace are prone to becoming brittle and burning out.

Transformers: used to step down inline voltage to power various components in the water heater. Overtime they can start to incorrectly convert high voltages into low voltage

Maintenance-Sensitive Parts (Covered)

Parts that eventually fail regardless if proper maintenance is being performed or not.

Restrictor: used to restrict the flow of water coming from the hot water supply to ensure it is adequately heated before it reaches your taps and shower heads. Can easily become cloqued and damaged with scale build up.

Flow Sensor: Use to measure gpm and calculate the correct amount of gas to instantaneously heat supply water. Can easily become clogged and damaged with scale build up

Gas Valve: The gas valve is in charge of regulating gas flow in to the furnace. Dirt in the furnace will contaminate the solenoid in the gas valve causing it to start sticking

Heat Exchanger: Series of condensed pipes contained with water. It allows for the transfer of heat between the burners outside the exchanger and the water inside the exchanger. Can easily become clogged and damaged with scale build up.

Ventor motor: Used to help exhaust the burner gas by blowing them out the vent. Dirt build up inside the motor tend to cause it to overheat and burn out

Control Board: The brains of the air conditioner, it controls which components come on and when. The causes for why they fail can be many. From power surges to shorts in the furnace, it's unpredictable. However a tested and true fact is that maintenance greatly reduces the chances of failure. One direct factor is that dirt from the furnace can contaminate the solenoids on the board, causing them to stick open and malfunc-

Water Valves: various water vales used to correctly distribute the water through in and from out the water heater for the water heating process. These valves easily become clogged and damaged with scale build up.

Circulation Pump: used to circulate the water within the tankless water heater to ensure constant hot water supply. Can easily become clogged and damaged with scale build up.

Fireplace

When Maintenance-Sensitive Parts are Neglected

When maintenance is neglected it can cause a series of problems that can negatively affect the performance and safety of your gas fireplace place. Dirt and soot can build up in blower and ventor motor causing them to overheat and burnout. Soot build up can clog the burners, suffocating them and creating incomplete combustion. Incomplete combustion is the prime producer for the silent killer: carbon monoxide. These maintenance-sensitive parts need to be maintained or they will fail.

Unfortunately many homeowners have neglected to have their fireplace maintained or have done it improperly. Not performing this essential service not only puts maintenance-sensitive parts at risk of breaking down, but you also risk producing carbon monoxide that can lead to fatal consequences.



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Advantages

- Increases the life span of your fireplace Improves energy efficiency
- Ensure your fireplace is not producing carbon monoxide
- Ensure your fireplace does not have any gas
- Coverage for frequently failing parts
- Coverage for maintenance-sensitive parts

Frequently Failing Parts (Covered)

Parts that fail regardless if proper fireplace maintenance is being performed or not

Pilot Assembly: in charge of igniting the main burners and ensuring your home doesn't fill with gas, the pilot assembly is used both for initial start up and as a back up safety device. It is composed of a thermocouple, ignitor and pilot light. Common issues include the thermocouple failing to keep the burners ignited.

Thermopile: Another safety device that ensures gas is being ignited and not escaping into your home. If it doesn't detect a flame is present, it will shut off the burners. It is part of the pilot assembly sometimes working with, or in replacement of the thermocouple. It commonly fails to recognize the burners are on and won't let the gas fireplace come on

Manual on/off switch: a switch that turns that gas fireplace on and off. Consistent connectivity often fails causing intermittent problems

Remote Control: Just like changing the channel on your TV, you can turn your gas fireplace on and off with a remote. Some models can also regulate temperature and flame size. Composed of both a remote and receiver built into the fireplace, communication between the two devices becomes erratic and the remote assembly has to eventually be replaced.

Maintenance-Sensitive Parts (Covered)

Parts that eventually fail regardless if proper maintenance is being performed or not.

Gas Valve: The gas valve is a major component in the fireplace in charge of regulating gas flow in the fireplace. Dirt and soot in the fireplace will contaminate the solenoid in the gas valve causing it to start sticking

Blower Motor: Responsible for distributing heat produced by the gas fireplace into the room, it often burns out due to overheating from a build up of soot and dirt on the blower.

Control Board: Less likely to fail than any other components on fireplace; the causes for when it does fail can be many. From power surges to shorts in the fireplace, it can become unpredictable. However a tested and true fact is that maintenance greatly reduces the chance of failure. One direct factor is that dirt and soot from fireplace can contaminate the solenoids on the board, causing them to stick open and malfunction.

Terms & Conditions

The maintenance plan provided by AccuServ do not cover any costs, including diagnosis and service, repair, parts, replacement, or adjustment for such of those equipment which are used for commercial applications.

Repair costs incurred on account of following reasons will not be covered under the plans: design faults or preexisting faults/defects/deficiencies or which have previously been repaired during the first 30 days prior the Date of commencement of the plan, improper use, tampering, alterations or repairs by persons other than personnel of AccuServ, loss, fire, theft, accidental or deliberate damage, extreme weather conditions, subsidence, structural repairs, redecoration or renovation related work, explosion, earthquake, lightning, flood, storm, acts of war or other insurable risks, improper setting of the thermostat, the household electrical fuse or circuit breaker required for he unit is blown, improper sizing or application of the equipment, the Heating Unit or Cooling Unit has been turned off, break down of heating, cooling, appliance, electrical or plumbing or drains system due to lack of reasonable maintenance.

- During the execution of the work covered under the plan, there may be minor damages to the wall-coverings, drywall, plaster, wall paper, paint, floor coverings, tile, cabinetry, counter tops, landscaping or there may be structural or cosmetic defects. Costs of redecoration or restoration of these damages/defects are not covered under the plan
- If there is any Building and Zoning Code Requirements or violations which are discovered before or during the diagnosis or repair of Equipment, you are required to complete the necessary corrective work at your own expense, before we take up the required repair or services of the equipment. You are required to obtain the necessary permits before we take up the service or repair of the equipment. We shall not be responsible for service or repairs, or delay in rendering the service on account of your noncompliance of any of the above requirements. If additional costs are incurred in order to comply with local, provincial, or federal law, we shall not be responsible for that additional expense.

The plan will not cover service involving hazardous or toxic materials, asbestos, lead or the disposal of refrigerants or contaminants.

- We will not provide any maintenance under the plan, if the equipment is not easily accessible, or if our authorized technician refuses to enter the premises due to the presence of animals, insects, unsanitary conditions or unsafe conditions. We may terminate your plan at our sole discretion if in our reasonable assessment; the conditions of the residence where the equipment is located are unsanitary or unsafe. Upon termination of your plan, we will refund the entire or proportional payment depending on the service rendered during the current coverage year under the plan.
- Heat pumps, equipment using conversion burners, the conversion burner itself and ductless, wall unit, heat pump and high velocity units are not eligible for coverage. Equipment serving more than one dwelling unit is not eligible for coverage. Heating equipment that heats using electricity or a fuel other then natural gas (e.g. oil, propane, wood, etc.) is not eligible for coverage
- Your plan coverage is not transferable to another residence.
- If you move, the balance of the plan coverage then in effect remains with the Covered Appliances and will be transferred to the new owner.

Billing and Payment- Your credit card on file will be charged the balance due to us. AccuServ reserves the right to change the prices by providing 30 days advance. notice.

Warranty -The maintenance plan does not guarantee the equipment will not fail or provides any warranties; express or implied, as to the equipment unless stated on the Terms and Conditions

of new purchases. The Customer assumes the responsibility for the condition of the equipment.

LIABILITY AND INDEMNITY. Liability for injury, disability, and death of workers and other persons caused by operating, handling, or transporting the equipment during the term of this contract is the obligation of the Customer, and the Customer shall indemnify and hold the Company harmless from and against all such liability.

Agreement Renewal for your convenience, there is an automatic renewal process.

Coverage will renew for each year for another year on the anniversary of your effective Date unless

a) you have given AccuServ prior notice that out do not wish to renew your coverage, or (b) AccuServ has given you prior notice that it will not be offering you renewed coverage.

Personal Information- We collect and use personal information about you in order to establish and manage our business relationship with you. In light of this, you allow us to:

- share your information with our Authorized Repair Technicians in order to provide service under your Plan
- disclose information about you for the following purposes:
- Billing and/or supplying services to you under these Terms and Conditions;
- Law enforcement;
- Complying with legal requirement; and
- Processing of past due accounts of yours within have been passed to a debt collection agency

Entire Agreement- You signed application form together with these Terms and Conditions, including any attached schedules, (collectively, the "Agreement") form the entire agreement between you and us. The Agreement supersedes any prior written or verbal representations, rights, obligations or inducements (including those of sales agents) that are binding on us.

Conflict- in case of any conflict between the information on the application form and these Terms and Conditions, these "terms and Conditions shall prevail"

Governing Law- This Agreement is governed by the laws of Ontario, Canada.

SEVERABILITY. If any portion of this contract shall be held to be invalid or unenforceable for any reason, the remaining provisions shall continue to be valid and enforceable. If a court finds that any provision of this contract is invalid or unenforceable, but that by limiting such provision, it would become valid and enforceable, then such provision shall be deemed to be written, construed, and enforced as so limited.

WAIVER. The failure of either party to enforce any provision of this contract shall not be construed as a waiver or limitation of that party's right to subsequently enforce and compel strict compliance with every provision of this contract.

CERTIFICATION. Customer certifies that the application, statements, trade references, and financial reports submitted to Company are true and correct and any material misrepresentation will constitute default under this contract.