

The Powderhorn Agency of Brookfield, CT introduced The ProGuard Program in 2001. ProGuard is a comprehensive residential cleanup and tank replacement program for owners of underground and aboveground heating oil tanks. Over the past eight years ProGuard has grown to be the largest Program of its kind. ProGuard offers the following benefits to full service customers:

<u>Item</u>	<u>ProGuard Terms and Conditions</u>
1. Plan Holder	Customer
2. Limits	\$100,000 limit for clean-up of soil \$1,400 to replace tank with AST
3. Coverage Form	Service Agreement to customer
4. Deductible	\$1,000 per release \$2,500 voluntary pull
5. Provisions	Transfer to new owner by completing one easy form
6. Major Exclusions	Third-party liability, groundwater contamination, bodily injury, property damage
7. Customer Renewals	Sent directly to customer at least 60 days prior to renewal date
8. Customer Sign-Up Procedures	Application completed by customer and forwarded to ProGuard along with tank or soil testing results and payment. Site inspection then completed by dealer. There is no waiting period prior to decision to accept/reject.
9. Invoicing Customer	ProGuard direct with customer
10. Protection Effective Date	First, 15 th or last day of the month Protection is never back-dated

*Exclusions and limitations apply. See Terms and Conditions for complete coverage details.