SMARTSHIELD ELECTRICAL WARRANTY & CONCIERGE

Premium

Two addresses. Protection for your circuits, panels and budget.

$89.99 / month

Families and homeowners who value twice-yearly safety reviews, a same-day service window and surge-protection support.

At a glance

Property scope: 2 enrolled addresses
Member pricing: 15%
12 months of membership payments: $1,079.88

Guaranteed project-financing commitment: $1,200
For eligible SmartGrid labor and materials | No credit check
Warranty: $3,500/year shared across 2 addresses; $2,000/claim
Claim service fee: $65 | 30-day waiting period

Included concierge benefits

- Everything in Essential
- Bi-annual inspections
- 15% off all services
- Surge protector replacement
- Same-day service window

Inherited benefits remain included: priority scheduling, no trip fees and member-only specials. The higher discount replaces the lower discount; percentages do not stack.

The Brand Communities Trust.

Start a membership conversation: **844.717.6278**
onlysmartgrid.com/smartshield-concierge/

Plan overview and membership agreement. Covered breakdown repairs are plan-paid within the stated limits. Your membership becomes active when SmartGrid accepts enrollment and confirms the activation date. Electrical breakdown coverage begins after the 30-day waiting period. Guaranteed project financing is repayable and requires a designated project, completed payment schedule and customer authorization. Receiving this document alone does not activate coverage or a financed purchase.

Your plan benefits

Preventive electrical care

Two full electrical safety inspections per enrolled address in each 12-month membership year, approximately six months apart. Across two enrolled addresses, this provides four full inspections annually. These replace the Essential inspection allowance; they are not added on top. First inspection targeted within 30 days, followed by a six-month review. Bi-annual means twice per year.

A practical inspection, with a useful report

A full inspection includes safely accessible panel and service equipment condition; visible overheating or corrosion; sampled accessible receptacles and switches; accessible GFCI functional tests; AFCI test-button checks where safe; visible grounding and bonding observations; surge-device status; and accessible smoke/CO device condition and test-button checks with permission. SmartGrid provides dated photographs, urgent findings, recommended corrections and an itemized repair estimate. A typical single-home visit is planned for 60-90 minutes; record inaccessible items and separately quote complex systems.

Member pricing on projects of every size

15% off the standard pre-tax SmartGrid electrical project price for service, repairs, installs and upgrades, including large projects. Apply the discount before financing. Show the standard price, discount and final price on the written estimate. No project-size exclusion applies; government permit charges, utility charges, taxes and financing charges remain separate pass-through items.

Surge protector replacement

One replacement per enrolled address per membership year of an existing, compatible, whole-home surge protective device that fails after breakdown coverage becomes effective. Include a like-for-like device and standard replacement labor, with a combined cap of $300 per address per year. Obtain approval and quote any excess before work. First-time installations, panel upgrades and damage to connected appliances are separate. This amount counts within the annual warranty limit. No claim fee applies when completed during a scheduled inspection. Disclose all limits before purchase.

Personal service and continuity

Maintain a central member record with inspection dates, photos, preferences and prior recommendations. A service coordinator handles scheduling and keeps the customer informed.

Electrical breakdown warranty | covered repairs

When covered electrical components fail, SmartShield helps pay for the repair.

Your protection limits
Annual benefit: $3,500 shared across both enrolled addresses per year, not $3,500 per address
Maximum per claim: $2,000
Claim service fee: $65
30-day waiting period. Covered costs include authorized diagnosis, labor and standard parts. Sublimits are included within these limits, not additional amounts.

What general electrical failure means

A listed component that was functioning before coverage stops performing its intended electrical function due to normal wear and tear or an internal materials/workmanship defect. A dead receptacle, failed protective device, branch-circuit connection or covered panel component can qualify. A breaker tripping because of appliance failure, overloaded use or a utility outage does not automatically qualify. Age alone is not grounds for denial; diagnosis establishes the cause.

Covered components and labor

Everything in Essential breakdown coverage, plus main breakers, distribution-panel busbar/enclosure, conventional hardwired smoke/CO devices and permanently wired bathroom exhaust-fan electrical components. Include approved diagnosis, parts and repair labor.

Panel repair and replacement

Repair or same-amperage, code-compliant panel replacement for normal-wear operational failure of a covered main breaker, busbar or enclosure: up to $2,000/claim within the annual limit.

Additional protection and necessary code work

One surge protective device replacement/property/year up to $300 including standard labor. Necessary permit/code changes solely for a covered repair: up to $250/property/year. Both are included within claim and annual limits, not extra allowances.

Repair first; replace when appropriate

Repair a safely repairable component. If a covered component cannot be safely or economically repaired, install a new standard equivalent of comparable function and capacity within limits. Do not install an unsafe or obsolete substitute. When the complete solution exceeds coverage, show the covered contribution and separately quote the excess; no partial unsafe repair is permitted. Elective upgrades and increased amperage are separate.

How much the plan pays

No numerical claim-count limit applies: dollar limits control. The plan-paid amount is the lowest of the approved repair amount, per-claim limit, component sublimit, remaining property benefit and remaining shared account benefit. Approved diagnosis, applicable tax and necessary permits count in that amount. Inspection visits and claim fees do not use the annual repair limit. Value approved work at disclosed member pricing or Custom contracted rates, not undisclosed internal cost. The claim fee is separate and does not reduce the quoted plan contribution.

Electrical breakdown warranty | limits and exclusions

Coverage start and anniversary cycle

Membership access and inspection scheduling start at activation. Breakdown coverage starts on day 31 after enrollment and first payment. Known failures or symptoms before that date are excluded; state evidence and the reason in writing. Schedule the initial inspection during the waiting period. SmartGrid scheduling delays alone do not extend the waiting period. Undiscovered defects with no known symptoms can qualify when a covered failure occurs after activation. Annual limits follow twelve-month membership anniversary cycles, not monthly resets; the first cycle includes the waiting period. Continuous renewal imposes no new waiting period.

Property scope and base price

One property means one named residential dwelling, not unlimited units at one street address. Base pricing assumes a typical dwelling up to 3,000 square feet, up to 200A service, a main panel and one subpanel. Additional dwelling units, detached buildings, larger services or unusual systems need an expressly accepted scope/quote before purchase. Do not retrospectively exclude property complexity overlooked at enrollment. Document conditions rather than denying solely because equipment is old.

Excluded causes

Known pre-existing failures/symptoms; damage from flooding, fire, lightning, external power surge or utility events except the specifically included surge protective device replacement; vandalism, misuse, pests, unauthorized modifications and improper installation that caused the failure. Explain the specific cause and exclusion. An unrelated pre-existing defect does not defeat coverage for an otherwise covered new failure.

Excluded assets and projects

Utility equipment; meter bases and overhead/underground service-entry conductors; full-property rewiring; capacity/service upgrades; general code modernization not necessary solely for the approved repair; proprietary smart controls; fixtures, bulbs and decorative fans; appliances; HVAC; plumbing; generators and transfer switches; solar/battery systems; EV charging devices and vehicles; pool/spa/landscape systems; shared commercial/multifamily switchgear; excavation; finish restoration and hazardous-material remediation. Localized interior branch-circuit repair is included; a full rewire is not.

Access, permits and above-limit costs

Coverage includes safely accessible equipment and localized wiring repair through existing accessible openings; opening/restoring finished walls is excluded. Permit/code benefits apply only to necessary work for an approved repair and stay inside all caps. Quote noncovered access or code costs before approval. Never bypass code to stay under a cap. Customer-paid excess may use the member discount and optional project financing after separate authorization.

No automatic collateral-loss reimbursement

The plan repairs covered electrical components; it does not automatically reimburse damaged electronics, lost rent, spoiled food, hotel stays or other consequential losses. This is a home service contract, not homeowners insurance. Statutory rights and SmartGrid liability for its own negligence or separate workmanship promises remain intact.

Claims | clear decisions and dependable repairs

1 | Request service and establish safety

Call 844.717.6278 or 757.840.5785, or email Onlysmartgridelectric@gmail.com. Identify the property, symptom and account. For fire, smoke, shock or active arcing, move to safety and contact 911 and/or the utility. Member priority and same-day windows are subject to confirmed scheduling, not emergency-rescue guarantees.

2 | One diagnostic claim fee per event

The claim service fee is $65 per initial diagnostic claim event, not a travel-only trip charge. Return visits needed to complete the same approved claim have no extra fee. Multiple faults with one root cause at one property are one event; unrelated root causes may be separate claims, explained before fees. The fee includes initial diagnosis even if the fault proves excluded. Refund it if canceled before dispatch or SmartGrid cannot deliver diagnosis. Inspections have no claim fee. An eligible surge-device replacement during a scheduled inspection has no claim fee.

3 | Diagnose, decide and show the math

Target a written decision within one business day after sufficient diagnosis, identifying the component, cause, cap, covered contribution and customer responsibility. Denials state evidence and the specific exclusion, with management review available. Emergency authorization can be documented by phone consent followed by written confirmation. Inspection alone never authorizes paid repairs.

4 | Complete approved work

Use SmartGrid or an authorized licensed contractor, suitable materials and required permits. Covered plan-paid costs do not create customer debt. Upgrades or excess need a separate accepted estimate and installment selection if financed. Third-party work needs prior written approval except an expressly approved documented emergency make-safe exception; no automatic reimbursement is promised.

5 | Protect repair quality

A recurrence of the same repaired fault within 90 days is reviewed as a callback: no new fee or second benefit deduction for correcting the same work. Separate manufacturer and SmartGrid workmanship promises are not shortened by this policy. New unrelated failures use ordinary claim limits.

Cancellation and continuity

Monthly billing permits cancellation without a cancellation penalty or clawback of properly honored claims. Benefits continue through the paid-through date. An eligible claim reported during active coverage can be completed afterward within the original limits; later failures are not covered after cancellation. Canceling and reenrolling does not create a double allowance. Disclose reinstatement/waiting-period rules before reenrollment. Refund undelivered prepaid benefits as required by law.

Three distinct benefits

Warranty: approved covered repairs are plan-paid within limits. Membership: inspections, coordination and discounts. Project financing: a guaranteed commitment for eligible SmartGrid labor and materials on one designated project, with a 3.5% total charge for six payments or 7% for twelve. Approved warranty benefits do not require repayment. Financing is optional and applies only to separately authorized customer-paid labor and materials.

Service terms | scope and access

1. Provider, property and effective date

The provider and contractual obligor is SmartGrid Electric LLC, 705 S. Military Hwy, Suite E, Virginia Beach, Virginia. Enrollment becomes active when SmartGrid accepts the enrollment and confirms the activation date. Benefits start on the date in the enrollment confirmation after the first payment, property acceptance and required documents are complete. An enrolled address is one named service location; extra dwelling units, separate buildings, unusual electrical systems and properties outside the accepted service area require an explicit scope and quote. SmartGrid confirms service availability at onboarding in Hampton Roads, Richmond or another agreed Virginia location.

2. Membership visits and separate repairs

Scheduled visits are included. General electrical failures are covered when the component, cause and timing meet the warranty; approved diagnosis, parts and labor are plan-paid within limits. Never automatically finance covered work. Noncovered work or amounts over coverage need a separately accepted estimate. Known pre-existing failures follow the specific warranty rules. Unused visits have no cash value and do not roll into a later membership year. If SmartGrid cannot deliver a due visit during active membership, reschedule at no added membership charge or provide a fair refund for the undelivered included service; do not simply expire it.

3. Priority dispatch and same-day requests

Members are scheduled ahead of comparable nonmember requests for routine and emergency work; immediate life-safety needs take precedence. Premium and Concierge retain the advertised same-day service window. Service window: requests received by 10 a.m. local time on a normal operating day are prioritized for a confirmed same-day arrival window, subject to technician availability, location, access, weather and utility conditions. Confirm the window before promising arrival. Same-day arrival does not guarantee same-day completion; parts and permits may delay repairs. For smoke, fire, shock or active arcing, move to safety and contact emergency services; SmartGrid is not a substitute for 911 or the utility.

4. No trip fees and pricing boundaries

No dispatch or travel-only trip fee is charged for service at an enrolled address in the accepted service area, including an accepted after-hours visit. For covered claims, diagnosis and approved repair labor are included within caps; only the disclosed claim fee and separately approved excess are payable. Do not add an undisclosed covered-claim after-hours premium. Noncovered diagnostic/labor charges require approval. Do not rename a trip charge to avoid this benefit. Member discounts apply as described on page 2; specials do not stack unless the offer says so.

5. Safe access and inspection boundaries

Owner or authorized representative provides safe access, tenant permissions, pets secured and notice of special risks. Inspections are non-destructive and limited to accessible conditions; they do not reveal every concealed defect or certify the whole property code-compliant. Unsafe energized testing, destructive opening, utility-owned equipment, engineering studies and infrared scanning are included only when specifically scheduled and safely feasible. Tightening connections requires appropriate isolation and manufacturer procedures, not routine live work.

6. Covered breakdowns and excluded work

General electrical failure repair and like-for-like replacement ARE included for the components, causes and amounts defined on the warranty pages. Protection is limited, not unlimited. New installations, elective upgrades and excluded assets are separate. No approved covered contribution becomes customer installment debt. Statutory rights and SmartGrid workmanship or negligence obligations are not waived.

Billing, financing and customer rights

7. Monthly billing and renewal

Monthly subscription: $89.99 / month, automatically charged on the enrollment date and each monthly anniversary until canceled, plus any legally applicable tax disclosed before purchase. Twelve months total $1,079.88 before applicable tax; that total is not a required annual commitment. No separate setup fee or minimum billing term applies. Breakdown coverage has a 30-day waiting period and annual benefit limits. Obtain affirmative recurring-payment consent and send a retainable confirmation with price, billing date and cancellation instructions.

8. Cancellation, refunds and plan changes

Cancel at any time without a membership cancellation penalty; stop future recurring charges and retain benefits through the paid-through date unless an earlier end is requested. If SmartGrid terminates without customer breach, refund the unused prepaid portion. Correct duplicate or erroneous charges promptly; mandatory cancellation/refund rights prevail. Provide an easy cancellation mechanism through each enrollment channel, including direct online cancellation for online enrollment, plus email and telephone options. A mandatory retention call is not required. Upgrades are available anytime; prorate the difference on the next billing cycle as advertised. Downgrades take effect at the next cycle by agreement; existing project installment balances remain owed. Give at least 30 days' advance notice of upcoming price or material benefit changes and an easy chance to cancel, or longer if law requires.

9. Missed payments, complaints and legal rights

After written notice and a 10-calendar-day opportunity to cure a failed membership payment, SmartGrid may suspend future membership benefits; existing installment debt remains subject to the project-financing terms and accepted payment schedule. For an unpaid project installment, SmartGrid may defer entering any additional financing agreement after written notice and a 10-calendar-day opportunity to cure; existing installments remain due under their accepted schedule, with no added late fee or default-rate increase. Discuss disputed invoices with the service team and escalate to management with written findings. Virginia law governs to the extent applicable, and mandatory consumer rights remain intact. This agreement imposes no mandatory arbitration, general liability cap or waiver of negligence. Workmanship and manufacturer warranties are governed by their separately supplied written terms; this membership does not shorten them.

Guaranteed project-financing commitment

Choose six or twelve monthly payments.

6 payments: 3.5% total finance charge | 12 payments: 7% total finance charge
These percentages apply once to the amount financed, not annually.
Illustrative APR: 11.90% for 6 payments; 12.68% for 12 payments.
Financing fees: $0 origination, $0 document, $0 participation, $0 late fee.
Early repayment: no penalty; pay only principal and earned interest.

10. Guaranteed commitment and designated project

SmartGrid provides a guaranteed project-financing commitment of $1,200 for eligible SmartGrid labor and materials at an enrolled property, without a credit check. This is the maximum principal committed to one designated project under this enrollment, shared across enrolled properties and not multiplied by property count. Apply the member discount first. Finance only eligible labor and materials actually purchased; amounts above the commitment are paid separately unless another written arrangement is made. SmartGrid Electric LLC is the seller-creditor. The commitment is not cash, free repairs or a warranty benefit.

One project; no automatic renewal of financing

Identify the project and accept its fixed installment schedule. When that agreement is accepted, any unused commitment does not carry over to later purchases. Repayment, early payoff, membership renewal or plan changes do not automatically create another commitment. Additional financed projects need a new independently agreed project agreement, with no automatic promise of approval or amount. Membership cancellation ends an unused commitment prospectively; accepted installments continue without acceleration solely for membership cancellation.

11. Finance charge and payment choice

Choose six payments with a 3.5% total finance charge or twelve payments with a 7% total finance charge. Apply that percentage once to the eligible amount financed after discounts and down payment. Divide principal plus the charge by the chosen installment count; round to cents and adjust the final payment. No recurring charge is added. The first payment is due one calendar month after the completed project charge is accepted; later payments fall on monthly anniversaries. Record actual dates. These total charges imply approximately 11.90% / 12.68% APR with equal monthly payments and no other finance charges; actual APR includes transaction timing and any legally includable charges.

12. Fees, early payoff and records

No origination, document, participation, late or prepayment fees apply. Membership and installment payments are separately accounted for; installment autopay is optional. Early payoff receives an actuarial rebate of unearned finance charge, or a more favorable rebate required by law. Partial early principal payments also reduce unearned charges. Supply a payoff quote or revised schedule and a payment ledger showing amount financed, payments received, earned charges and remaining payoff balance. No default-rate increase, renewed finance charge or automatic refinancing applies.

13. Project schedule and disclosures

Before accepting the financed transaction, supply the completed project schedule and applicable legally required disclosures: property/work-order ID, discounted cash price, down payment, amount financed and itemization, selected term, total charge percentage, APR, finance charge, total of payments, installment amounts/dates and applicable grace period. Customer and SmartGrid acceptance of this schedule is separate from membership recurring-payment consent and incorporated into this agreement. Membership enrollment alone does not authorize a financed project.

Installment illustration and project authorization

Example: $1,200 financed; no other finance charges.
6 payments: $42 total finance charge; $1,242 total repayment; $207/month; approximate APR 11.90%.
12 payments: $84 total finance charge; $1,284 total repayment; $107/month; approximate APR 12.68%.
Assumes the first payment is one calendar month after the charge and equal monthly intervals. Membership fees are additional; this is an illustration, not an actual transaction disclosure.

Project authorization and disclosures. Before the project-financing agreement is accepted, SmartGrid supplies the applicable installment transaction disclosures and obtains customer acceptance. The amount financed, finance charge, APR, total of payments and exact payment dates are recorded for that project. Actual disclosures reflect timing and any legally includable charges. Receipt of this document alone does not authorize a financed project.

Complete for the designated project before financing begins
Customer / enrollment / property: _____
Work-order ID / completed project description: _____
Discounted cash price / down payment: _____
Commitment / eligible labor and materials: _____
Amount financed (itemization attached): _____
Chosen term: 6 payments at 3.5% total / 12 payments at 7% total
APR (actual calculation): _____
Finance charge in dollars: _____
Total of payments: _____
Payment amount / final adjusted payment: _____
Charge date / first due date / remaining dates: _____
Applicable grace period / required disclosures: _____
Payment instructions / billing dispute contact: _____
Customer installment acceptance / date: _____
SmartGrid installment acceptance / date: _____

This project record is incorporated into the membership agreement after completion and acceptance. The completed authorization and applicable legally required disclosures are supplied together before the financed transaction is accepted. Membership recurring-payment consent is recorded separately.

Your membership setup and confirmation

Clear scope. Simple scheduling. An ongoing relationship.

Step 1 | Confirm the property

Provide owner/customer name, contact details and the service address. Confirm units, separate structures, panel count, access permissions, service area and existing equipment. List both included addresses in the enrolled property schedule.

Step 2 | Create the service record

Document initial conditions, existing hazards, surge-device make/model/status and prior recommendations. Choose inspection dates and contact preferences. Photos and service records are used for service delivery and shared only with authorized customers, contractors and required authorities; obtain separate permission for marketing use.

Step 3 | Understand the payments

Approve recurring membership billing separately from the designated project estimate and installment schedule. Review every fee before purchase. Review the project-financing commitment and complete the designated project payment schedule and required disclosures before authorizing financing. An owner or authorized agent must approve billable work; tenant requests alone do not authorize owner charges unless the account schedule allows them.

Step 4 | Receive your written confirmation

SmartGrid supplies the accepted plan, all enrolled addresses, start date, recurring charge and billing date, visit allowance, booking instructions, cancellation method and the project-financing terms and accepted designated-project schedule. Enrollment and breakdown dates are those stated in the accepted confirmation. Required installment disclosures and the accepted project schedule form part of this agreement.

Enrollment and acceptance record
Customer / authorized entity: _____
Enrolled address(es): _____
Effective date / monthly billing date: _____
Monthly recurring fee / tax / total: _____
Claim fee and coverage caps acknowledged: _____
Visit calendar / property schedule attached: _____
Project financing / installment schedule accepted: _____
Recurring-payment consent initials / date: _____
Customer acceptance / date: _____
SmartGrid acceptance / date: _____

By initialing the recurring-payment consent field, the customer authorizes SmartGrid to charge the monthly total entered above on each billing anniversary until cancellation. Cancellation stops future membership charges; outstanding accepted project installments remain due. A retainable enrollment confirmation includes cancellation instructions.

Enrolled property schedule

This accepted schedule forms part of the membership agreement. List each covered residential dwelling separately.

No.	Property address / unit	Owner or authorized contact
1	_____	_____
2	_____	_____

Account schedule
Customer / entity: _____
Monthly fee / tax / total: _____
Activation date / next billing date: _____
Breakdown coverage start date (day 31): _____
Inspection calendar / accepted additional scope: _____
Volume rate card / authorization limits (Custom): _____
Cancellation method / online link (if enrolled online): _____
Recurring billing affirmative consent / date: _____
Customer signature / date: _____
SmartGrid signature / date: _____