

FirstEnergy Home Electrical Surge Coverage Program - State Variations

MARYLAND

Additional Terms of Coverage and Cancellation for Maryland Residents Only: If your service address is located in the State of Maryland, if you cancel this Agreement within thirty (30) days from the Agreement's Effective Date and you have not made any request for reimbursement hereunder prior to cancellation, and you do not receive a full refund of or account credit for the Plan payments made by you within forty-five (45) days of cancellation of the Agreement, Provider will pay you a ten percent (10%) penalty, based on the purchase price of the Plan, in addition to the refund amount, for every thirty (30) days that the refund is not paid or your account is not credited. This provision applies only to the original purchaser of the Plan.

NEW JERSEY

If your service address is located in the State of New Jersey, if either you or Provider cancel this Agreement within thirty (30) days from the Agreement's Effective Date and you have not made any request for reimbursement hereunder prior to cancellation, and you do not receive a full refund of the Plan payments made by you within forty-five (45) days of the cancellation of the Agreement, Provider will pay you a ten percent (10%) per month penalty, based on the purchase price of the Plan, in addition to a full refund of the Plan payments made by you.

If Provider cancels the Agreement prior to the expiration of the Agreement, Provider will mail a written notice to you at your service address that contains the reason for the cancellation and the effective date of the cancellation, and which notice will be delivered at least five (5) days prior to the effective date of the cancellation. However, no such written notice will be required if the reason for cancellation is nonpayment of Plan Payments, a material misrepresentation or omission, or a substantial breach of your obligations under this Agreement concerning the property or its use.

Funded Reserve Account (New Jersey Only): If your service address is located in the State of New Jersey, then the obligations of Provider under this Agreement are secured by a funded reserve account maintained pursuant to New Jersey law.

OHIO

Reimbursement Insurance Policy (Ohio Only): If your service address is located in the State of Ohio, then the obligations of Provider under this Agreement are guaranteed under a reimbursement insurance policy. If Provider fails to perform or make any payment due under the terms of this Agreement within sixty (60) days after you have made a request for performance or payment pursuant to the terms of this Agreement, you may request performance or payment directly from Provider's reimbursement insurance policy insurer, including, but not limited to, Provider's obligation under the "Terms of Coverage and Cancellation" section of this Agreement to refund you money upon cancellation of this Agreement. Provider's reimbursement insurance policy insurer, and contact information for the reimbursement insurance policy insurer, is set forth on the Declarations Page.