"How Do I Take the Step For Peace of Mind?"

After you read the Policy, just complete the application we've enclosed and send it back to us with your check. A tank test is required for underground storage tanks in Connecticut, New York and New Jersey, and may be required in other states as the program becomes available in those states. In Pennsylvania, a site inspection is required along with a minimum of a 60-day waiting periord before your protection begins, if the tank has not been tested. Please respond today, so you can stop worrying as soon as possible.

The Policy is good for one year and will automatically renew, subject to the terms and conditions of the policy. Please refer to the policy for specific language. And by all means, call us if you have any questions at all.

Life is full of unpleasant surprises. Take the step, and your oil tank won't be one of them.



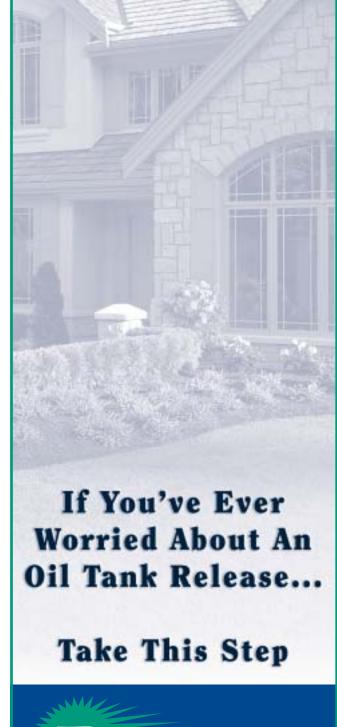


N.Y. Program

PO Box 872 Brookfield, CT 06804

888-354-0677

This brochure is only a brief summary of the *ProGuard* program. Please refer to your Policy for full terms, conditions and limitations.



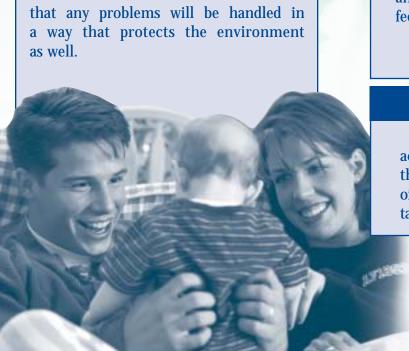


Oil releases are very unusual, but they do occur in tanks underground, aboveground, and even in the basement.

We've all read stories about a tank problem that costs tens of thousands of dollars to clean up. And though most tank problems aren't this severe, they can create great financial hardships for homeowners and businesses.

That's why thousands of oil consumers are choosing *ProGuard*.

ProGuard is coverage for your oil tank that protects you against the problems associated with a release. It gives you the peace of mind you deserve when you heat with oil — the safe, economical, and efficient source of warmth. And it assures that any problems will be handled in a way that protects the environment as well.





"What Kind of Protection Do I Receive?"

Once the *ProGuard* program takes effect, your Certificate provides:

- ▶ Up to \$100,000 for cleanup costs resulting from a tank release, with only a \$1,000 deductible for underground and aboveground tanks.
- ▶ Up to \$2,000 to repair or replace your oil tank.
- ▶ The ability to transfer the agreement to anyone buying your home, so they can feel secure as well.

"Who is Eligible?"

Residential customers with an active oil tank that holds no more than 4,000 gallons, and who receives oil on automatic delivery. Abandoned tanks are not eligible.

Oilheat for your comfort.

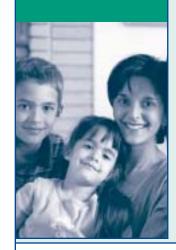
ProGuard for your peace of mind.

If your tank has had a covered release, just call us up. We will swiftly mobilize an expert team of licensed professionals to manage the cleanup process. The program is designed to reduce your worry and headaches, so your problems can be resolved with the least disruption to your home and family.

"How Are Cleanups Handled?"



"How Can You Offer Such a Comprehensive Program at Such Affordable Rates?"



ProGuard is the next generation of replacement/ tank cleanup programs. It has been perfected over several years, drawing on the experiences of more than 100.000 oil customers who have been in such programs. Because it is offered on a national basis to a large pool of participating heating oil customers, we can provide you with this protection at very