



# DTE



## Home Protection Plus<sup>®</sup> Appliance Repair Program

### Terms and Conditions



# Home Protection Plus®

# Appliance Protection

## Terms and Conditions

### Eligibility requirements

1. Home Protection Plus® (*HPP*), administered by DTE Gas, is available to owners or tenants of residential dwellings with no more than four units on one heating system, or any residential dwelling with a separate heating system for each unit. Residential dwellings are defined as occupied single-family homes, condominiums, townhouses, mobile homes, and manufactured housing.
2. Home Protection Plus package pricing is based on single-unit coverage. Homes with a hot water boiler must include the add-on boiler option. Homes with more than one furnace, central air conditioning, or water heater must purchase coverage for each additional appliance. Purchase of additional coverage for multiple kitchen or laundry appliances is available from Home Protection Plus and is recommended to avert any misunderstandings when services are required.
3. All appliances and systems covered by this Contract must meet applicable Code requirements, be reasonably clean and safely accessible, and in good operating condition at the time coverage begins. All appliances must have the model and serial tags to be eligible for service or any other program benefits. DTE Gas reserves the right to perform an on-site inspection of the appliances and systems.
4. Home Protection Plus pricing is subject to change at any time. Some Home Protection Plus promotions and service offers may be available for new enrollments only, and/or may be available only in select service areas. Any promotion or service may be subject to change or termination at the sole discretion of DTE Gas.
5. Home Protection Plus eligibility requirements, coverage and available services may vary and may change from time to time. Current Coverage is available at **[hppservices.com](http://hppservices.com)**.
6. These services are not regulated by the Michigan Public Service Commission.

# Plan coverage

1. Depending on the coverage selected, Home Protection Plus will cover specific (*as outlined*) repairs to the following appliances and systems: furnace or boiler\*; water heater; range/oven/cooktop; refrigerator; clothes washer; clothes dryer; central air conditioning; vented space heater; vented gas fireplace logs; microwave oven; freezer; and dishwasher. Home Protection Plus is not an appliance replacement program.
2. Coverage is subject to the limitations and conditions as specified in the Contract Information Booklet ("*Contract*") applicable on the Effective Date or the Anniversary Date as defined herein, whichever is later, which DTE Gas may modify from time to time by notice to the customer. After receipt of the Contract Information Booklet, you will have thirty (30) days to terminate subject to paragraph 5 under Plan Coverage. Please read the terms and conditions carefully. Current coverage is available at [hpps-services.com](http://hpps-services.com).

## Terms of coverage defined:

- a. Effective Date is the date DTE Gas enrolls the customer in the selected plan.
  - b. Anniversary Date is annual recurrence of the Effective Date.
  - c. Service can begin fifteen (15) days after the Effective Date. Contract Year is the period beginning with the Effective Date and will continue for one year (365 days).
  - d. Home Protection Plus coverage is for a Contract Year.
  - e. Service is having received a Home Protection Plus covered repair as outlined in this document, or a diagnostic assessment of an appliance or system.
3. Term/termination
    - a. The term of your coverage will begin fifteen (15) days after your "Effective Date" and will continue for one year (*Contract Year*).
    - b. To ensure that the residence is continually covered, your coverage will automatically renew for additional one-year periods unless you cancel by providing DTE Gas with 30 days' notice prior to the end of the Contract Year or until otherwise terminated as set forth below.
  4. Your coverage will remain in effect only by keeping your payments up to date. This includes payments for any other services or goods owed to DTE Gas and/or its affiliates including DTE Electric. Payments made to any DTE affiliated utility entity will first be applied to your utility service accounts of DTE Gas and/or DTE Electric, if applicable, before payments are applied to HPP. If you are delinquent in these payments, service under this program will be denied and/or the Contract terminated at DTE Gas' discretion without notice.

5. If you have received service and wish to terminate your coverage within the Contract Year, you will be responsible for the remaining installments of the Contract Year. If you have not had service, you may request termination at any time. You may request termination by contacting Home Protection Plus at **800.556.0011**.
6. Termination will become effective after DTE Gas has processed your request to terminate coverage.
7. DTE Gas provides a call center that is available to accept, record, and schedule service requests 24 hours a day, 365 days a year. DTE Gas reserves the right to prioritize and schedule all service requests at its discretion as permitted by workload, weather conditions, strikes or any other circumstances beyond our control.
8. To request service, call **800.556.0011**. Upon request, appointments will be arranged for either Home Protection Plus service personnel or an authorized service contractor to provide covered services in accordance with the terms and conditions as described herein and as long as the covered appliances and systems:
  - a. Are located within the confines of the main foundation of the home;
  - b. Become inoperative due to normal wear and tear;
  - c. Are in good working order on the Enrollment Date;
  - d. Are properly installed and appropriately maintained throughout the term of the Home Protection Plus Contract; and
  - e. The request for service is received during the Contract Year.
9. For customers enrolled on the Core Deductible Plan, a \$75 deductible will be collected by credit card at the time that the request for service call is placed. The deductible is applicable to all service requests placed during the same call.
10. You are entitled to up to twelve (12) service calls per calendar year beginning on the Effective Date, if applicable, and up to twenty (20) service calls in twenty-four (24 months) measured by calendar years, beginning on the calendar year in which the Effective Date falls, if applicable.
  - a. All service calls in excess of these limits will be imposed a \$150 fee per service call until a new calendar year is reached.
  - b. Fees pursuant to this section are owed at the time the service call is placed and cannot be cancelled once a technician has arrived at the covered location.DTE Gas will dispatch either DTE Gas service personnel or an authorized service contractor to perform all covered services. The service personnel will be dispatched by Home Protection Plus based on geography and workload availability.

11. DTE Gas will not perform repairs on a covered appliance or system under any of the following circumstances:
  - a. When the appliance or system cannot be repaired.
  - b. When the needed repair is listed under Special Circumstances or Items Not Covered.
  - c. When the covered part required to complete a covered repair is no longer available from DTE Gas or authorized service contractor suppliers.
  - d. When DTE Gas or an authorized service contractor determines that the estimated cost of a repair exceeds the current market value of the appliance (*current market value will be established through use of the Home Protection Plus Depreciation Guide*). DTE Gas will recommend replacement of the appliance at the customer's expense. No future service on the appliance will be provided under the plan subsequent to this diagnosis. The customer must carry the GreenBacks<sup>SM</sup> Cash Option to be eligible for any form of financial assistance to replace an appliance.
12. Home Protection Plus will not be responsible for charges for service or repairs that others provide without our prior knowledge and approval.
13. This Contract does not cover any labor, materials or parts required as a result of flooding, attempted repairs by persons other than DTE Gas personnel or an authorized contractor, abuse, vandalism, electric power outage or surge, water supply failure, accidents, fire, freezing, pet or pest damage, acts of God, tampering or unauthorized alteration or any other abnormal conditions. Installation errors or omissions that result in either equipment failure or performance issues are not covered by this Contract. Service will not be performed in areas where asbestos or any other safety or health hazard exists until the hazard has been eliminated by the customer and at the customer's sole expense. DTE Gas reserves the right to restrict specific makes of equipment from eligibility due to obsolete parts and reserves the right to use other than original manufacturer's parts.
14. The choice of parts to be used is at DTE Gas' or their authorized service contractor's sole discretion. Parts purchased by persons other than an authorized service contractor will not be installed without prior approval.
15. The customer will be responsible for costs incurred in missed service appointments.
16. DTE Gas may cancel this Contract at any time, with or without cause.
17. This Contract constitutes the entire understanding between the parties with respect to the subject matter of this Contract and supersedes any prior discussions, negotiations, agreements, writings and understandings.

# Limitation of liability and exclusion of warranties

1. In the event of any defects in parts, materials or service provided hereunder, DTE Gas' only responsibility and the customer's sole remedy shall be that on request of the customer, during the term of this Contract, DTE Gas will repair or replace the defective part, material or service in accordance with the provisions of this Contract.
2. Home Protection Plus does not include coverage for appliances or systems used at commercial properties or residences used as businesses, including but not limited to day care centers, fraternity/sorority houses, adult care and/or nursing homes. Plan coverage is limited to residential-grade appliances and systems, and those items that were manufactured and marketed solely for installation and usage in a residential family building. Coverage includes only those items stated as covered (*see What is Covered section for specific details*).
3. Home Protection Plus plans are service agreements, and not insurance policies.
4. DTE Gas and its authorized service contractors will not be liable for direct damage, consequential damages, indirect losses or injuries caused by defects in parts, materials or service provided hereunder, delays, failure to service, unavailability of parts or labor, and any condition beyond reasonable control. Examples of such damages include but are not limited to loss of income, additional living expenses, personal and or property damage, food spoilage.
5. DTE Gas will not be responsible for the diagnosis, repair, removal or remediation of mold, mildew, bio-organic growth, rot or fungus, or any damages resulting from or related to mold, mildew, rot or fungus, even when caused by or related to the malfunction, repair, or replacement of a covered system or component.
6. DTE Gas shall not be liable to the customer for failure to perform obligations under this Contract due to any acts of God, strikes, lockouts, acts of the public enemy, lightning, fires, storms, floods, explosions, breakage or accident to machinery, the malfunction of any computer systems (*hardware or software*) or equipment containing embedded systems of DTE Gas or any provider upon which DTE Gas relies, the binding order of any court or governmental authority, or any other cause outside the reasonable control of DTE Gas.
7. DTE Gas will not be responsible for any repair or replacement that would violate any local, state, and/or federal law, rule code or regulation. DTE Gas will authorize completion of the repair or replacement upon correction and remedy of the violation and/or potential violation by the customer. Any cost associated with the correction or remedy of such violation is the sole responsibility of the customer.

8. DTE Gas reserves the right to assign its rights and obligations to another party.
9. DTE GAS HEREBY DISCLAIMS ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR PURPOSE.
10. If required by law, DTE Gas will provide a broader limited warranty and limitation of liability.

## Contract terms

**\*See special circumstances for additional information**

### What is covered:

#### **FURNACE/BOILER**

- Appliance regulator
- Belts & pulleys
- Blower motor, bearings, wheel
- Burner
- Capacitors
- Circuit boards
- Circulator/motor
- Collector Box
- Condensate line (*access permitting*)
- Condensate pump
- Controls
- DC drive blower/draft motors, circuit boards & valves
- Diaphragm expansion tank
- Fan control
- Fan relay
- Flame rollout switch
- Fuse
- Gas controls
- Gas valve
- Ignition module

- Induced fan motors
- Limit control
- Low-water cutoff
- Main burner – heat element
- Nozzle (oil)
- Oil pump
- Pilot
- Pilot safety & assembly
- Pressure gauge
- Pressure switch
- Pressuretrol
- Pressure relief valve & temperature control
- Pump bearings, control, coupler, shaft
- Reducing valves (*including fill-trol valves*)
- Relays
- Relay relief valve
- Relief valves
- Safety switches
- Sight glass
- Squirrel cage/blower assembly
- Thermocouple – glow rod, flame sensor

#### • **Thermostat** (*standard*)\*

- Transformer
- Vent connector
- Zone valves (*excluding steam zone valves*)

#### **CENTRAL AIR CONDITIONING**

(*excludes Window A/C & Wall Units*)

- A/C backplate
- Belts/pulleys
- Blower motor, bearings, wheel
- Capacitors
- Condensate line (*access permitting*)
- Condensate pump
- Condenser motor/fan blade
- Contactor switch
- Electrodes
- Fan control
- Freon/refrigerant (*subject to EPA and DTE guidelines*)
- Fuses
- Limited leak repair\*\*
- Pump motor (*natural gas*)
- Relays

- Schrader valve core
- Switches
- Thermostat (*standard*)\*
- Timer
- Transformer

## **TANK-TYPE WATER HEATER**

*(excludes Tankless/Instantaneous Water Heater)*

- Dip tube
- Draft hood
- Drain valve
- Fuse (*electric*)
- Gas valve
- Glow bar/ignitor/piezo
- Heater element – main burner (*electric*)
- Limit control – limit temp switch (*electric*)
- Main burner
- Module
- Pilot/burner tubing
- Power vent motor
- Relief valve
- Safety controls
- Switches
- Thermistor
- Thermocouple
- Thermostat
- T/P relief valve
- Transformer
- Vent connector
- Flushing of water heater is not covered under HPP

## **VENTED NATURAL GAS AUXILIARY SPACE HEATER**

- Burner & pilot
- Fan blade
- Gas valve
- Limit control

- Motors
- Pilot & burner tubing
- Safety controls
- Thermostat

## **VENTED NATURAL GAS LOGS**

- Gas valve
- Pilot & burner
- Pilot & burner tubing
- Safety controls

## **RANGE/OVEN** (*Countertop, Oven/Convection Oven, Double Oven*)

- Appliance regulator
- Burner (*main*)
- Burner (*pilot*)
- Burners (*sealed*)
- Circuit boards (*ERC*)
- Convection motor
- Cooling fan
- Door gasket (*when available separate from internal door assembly*)
- Door hinges (*when available separate from internal door assembly*)
- Door springs (*when available separate from internal door assembly*)
- Fuses
- Gas valve
- Heater element – burners
- Ignitor switches
- Indicator lamps
- Main burner
- Oven flame switch
- Oven ignitor
- Oven pilot assembly
- Oven pilot safety
- Oven safety gas valve
- Oven thermostats/thermistor
- Piston

- Range top burner valves
- Relay
- Selector switch
- Self-cleaning element, latch, timer
- Sensor
- Surface element
- Surface element/surface receptacles burner switch
- Thermocouple/glow rod/flame sensor
- Touch pads
- Transformer

## **REFRIGERATOR**

- Capacitor
- Condenser cleaning
- Defrost drain cleaning
- Defrost heater
- Door CAM assembly
- Drain heater
- Electronic control boards
- Fan control
- Fan motor/bearings
- Fan switch
- Fuse
- Gasket (*when available separate from door assembly*)
- Icemaker assembly
- Light switch
- Limit control
- Relay/overload
- Seals (*when separate from internal door assembly*)
- Thermistor
- Thermostat
- Timer
- All lines connected to water valve excluding water supply line and lines inside door(s)
- Inlet Water valve



## MICROWAVE

- Door switch
- Door Latch
- Fan motor
- Fuse
- Thermostat

## DISHWASHER

- Belts/pulleys
- Bimetal triggers
- Circulation pump
- Circulating pump motor
- Door Cable
- Door hinges
- Door latch
- Door springs *(when separate from the internal door assembly)*
- Drive motor
- Electrical switches
- Electronic control boards
- Fan motor
- Fuse
- Door Gasket and seals *(when available separate from internal door assembly)*
- Heater element
- Limit control
- Rack rollers
- Relay
- Soap dispenser
- Spray Arms
- Thermistor
- Thermostat
- Timer *(electronic)*
- Transformer
- Water control
- Water valves

## UPRIGHT/CHEST FREEZER

- Capacitor
- Defrost heater
- Door CAM assembly
- Door switch
- Electronic control boards
- Fan
- Fan motor
- Fuse
- Gasket *(when available separate from door assembly)*
- Relay
- Terminator
- Thermostat
- Timer

## CLOTHES WASHER

- Agitator
- Basket drive *(external to transmission)*
- Belts/pulleys
- Circulating pump/motor
- Clips
- Clutch assembly *(external to transmission)*
- Coupler
- Dog ears
- Door hinges, gasket, seals *(when separate from door assembly)*
- Door latch/lock
- Drain pump/motor
- Drive motor
- Electric water valves
- Electrical switches
- Electronic control boards
- Electronic control system
- Front load door boot/bellow
- Fuse
- Hoses excluding hot/cold fill supply

- Relay
- Supply and drain hoses
- Suspension rods
- Temperature selector switch
- Timer
- Timer knob and dial
- Touch pad
- Transformer
- Water level control

## CLOTHES DRYER

- Belts
- Blower wheel
- Burner *(main/pilot)*
- Control timer
- Door latch
- Door switch
- Drum shaft/bearings
- Drum support, rollers/guides
- Electronic control boards
- Fuse
- Gas valve/coil assembly
- Gaskets & seals *(when available from internal door assembly)*
- Heater element – pilot burner
- High-limit thermostat
- Idler pulley
- Ignitor/spark electrode
- Motor & centrifugal switch
- Pilot safety
- Regulator
- Relay
- Selector switch
- Sensor
- Thermistor
- Thermocouple
- Thermostat
- Timer
- Touch pad

# Special circumstances

1. DTE Gas will not perform repairs under any of the following conditions:
  - a. For the repair of conditions that preexist the effective of the customers enrollment in the selected plan.
  - b. Service requests not associated with failure of covered appliances.
  - c. Seasonal startup/shutdown inspections (*excluding the HPP Safety Check Add-On option\*\*\**).
  - d. Parts and service not covered under the Contract. Additional charges to the customer may result for parts and labor associated with the above situations. The additional charges will be determined using a DTE Gas or authorized service contractor's current rates for labor and parts.
2. Should a circumstance such as availability of parts or replacements, essential non-covered work, or specific customer brand/model preference/requirement necessitate that a covered repair or replacement will not be completed by an authorized service contractor; then reimbursement to the customer will only be considered if:
  - a. The repair/service is a "covered repair/replacement" as outlined in the "What is Covered" section; and  
DTE Gas has been informed of the need in advance of repairs and has authorized the exception; and
  - b. The customer has provided a copy of a paid-in-full work order/invoice to Home Protection Plus for review.

\* Plan coverage provides for a "Standard" thermostat. In the event that you currently have a programmable thermostat, coverage will provide a basic programmable thermostat (*excludes Wi-Fi capabilities*).

\*\* Sealed system failures are not covered by Home Protection Plus. "Limited Leak Repair" is defined as leaks that do not require pump down and/or recovery (*not opening the system*). "Major Leak Repair" is defined as leaks that require pump down and/or recovery (*opening the system*) and are subject to additional repair charges. It is DTE Gas' sole discretion to determine refrigerant recharging to extend life of AC unit.

\*\*\* The HPP Safety Check Add-On Option is available at enrollment and upon plan renewal and entitles the customer to an annual safety inspection for the furnace/boiler.

## Note:

If the repair is a covered component but the repair cost exceeds \$1,000, it is at DTE Gas' discretion to deny the repair.

## Examples of items not covered - not all inclusive

Heat exchangers; cracked/ruptured boiler (*steam or hot water*); “tankless” or instantaneous water heaters; appliance cabinetry; window air conditioners; mini split A/C unit; any unit not connected to duct system; ruptured hot water tanks; water heater flushing; compressors or sealed system repair/replacement (*for central A/C units, refrigerators and freezers*); evaporators, evaporator pans and line sets; all transmission repairs for clothes washers and dishwashers; clothes dryer steam function; appliances used in commercial applications. Commercial heating appliances located in residential dwellings are covered (*allowing for the restrictions of this Contract*). Other commercial-grade appliances in residential dwellings are not covered. Rooftop installations of heating/cooling units and other appliances; range hoods, sealed cooktops, glass in oven doors, glass in cooktops, glass in microwave oven doors; electric baseboard heating systems; antifreeze (*boiler heating systems*); heat transfer systems including Amana (*HTM*), Glo-Core and Lennox (*complete heat models*); combination boiler-water heater systems (*examples include but not limited to: Viessmann, Hydropulse Boilers, and Boiler Mate*). Forced air zoning/dampers/controllers. Wall-mounted hot water boiler, condensing boiler, and all high efficiency modulating multi stage condensing boiler (*examples include but not limited to: Rinnai and Triangle Tube*). Heat pumps, solar and geothermal heating systems; alterations to existing gas piping; carbon monoxide (*CO*) alarm calls; CO detector inspection/repair; seasonal turn-on/turnoff; remote controls; parts considered as accessory items, including but not limited to: humidifiers, etc., water dispensers, and water lines; modifications/conversions to appliances; manufacturer recalls; cleaning, filter replacement and any maintenance-related repairs; removal, replacement/reconstruction or cleaning of walls, floors, carpeting, tile or surrounding areas; automatic water feeds (*steam boilers*). Any appliance audio and video components. Flushing or replacement of steam piping. Kegerators are not covered. Induction cooktops are not covered. Appliance replacements are not covered.

## Greenbacks<sup>SM</sup> Cash Allowance Option

The GreenBacks Cash Option can be selected and purchased as an additional plan benefit. You must be enrolled in the Home Protection Plus plan to be eligible to select the GreenBacks Cash Option.

1. The GreenBacks Cash Option may provide an allowance for each appliance covered under your Home Protection Plus plan when DTE Gas (*or an authorized service contractor*) declines repairs for the following reasons:
  - a. When the appliance cannot be repaired.
  - b. When the needed repair is listed under Special Circumstances or Additional Items Not Covered or HPP discretion.

- c. When the covered part required to complete a covered repair is no longer available from approved parts suppliers to DTE Gas or an authorized service contractor.
- d. When DTE Gas *(or an authorized service contractor)* determines that the estimated cost of a repair exceeds the current market value of the appliance *(current market value will be established through use of the Home Protection Plus Depreciation Guide)*.

No future service on the appliance will be provided under the plan subsequent to this diagnosis. An allowance *(see next page for Schedule of Benefits)* may be issued to help offset the cost of purchasing a new appliance.

- 2. Customers must be currently enrolled in Home Protection Plus and GreenBacks Cash Option for a minimum of thirty (30) days prior to the service call to file a GreenBacks claim and be eligible for reimbursement. If there are any arrears on the customer's Home Protection Plus plan, the arrears will be deducted from the amount of the GreenBacks Cash payment.
- 3. Eligibility for the GreenBacks Cash benefit requires that the needed repairs not be related to manufacturer recalls, installation defects, or any pre-existing conditions. All appliances being replaced must have a model and serial number tag to be eligible for this allowance.
- 4. An appliance will be ineligible for a GreenBacks Cash Option whenever the required repair is deemed to have been the result of flooding, abuse, vandalism, electric power outage or surge, water supply failure, accidents, fire, freezing, pet or pest damage, acts of God, tampering, unauthorized alteration, attempted repairs by persons other than DTE Gas personnel *(or an authorized service provider)*, and/or any other abnormal conditions.
- 5. To initiate a GreenBacks Cash claim, the enrolled customer must contact the Home Protection Plus customer call center at **800.556.0011** and advise that DTE Gas service personnel *(or an authorized service contractor)* have declined to complete repairs based on a finding listed as above in item #1. The Home Protection Plus representative will notify Home Protection Plus Program Management in order to initiate the processing of a GreenBacks Cash benefit.
- 6. The GreenBacks Cash Option is limited to the amounts set forth in the GreenBacks Cash Option Schedule of Benefits *(see next page)* regardless of the cost to replace the appliance. Once a GreenBacks Cash Benefit has been paid on a covered appliance, the customer must confirm that the covered appliance has been replaced before further service/coverage is provided. Only one cash benefit for the same appliance type will be paid in a 12-month period. Under no circumstances will a Greenbacks Cash Option be provided more than once for the same appliance.

7. Customers are required to maintain enrollment in Home Protection Plus and GreenBacks Cash Option for a minimum of one (1) year. If the Home Protection Plus or GreenBacks Cash Option is terminated prior to the expiration of the Contract Year, for any reason, the customer will pay the Company either the balance of the GreenBacks Cash Option amounts owed for the respective Contract Year, or the amount paid by the Company for any GreenBacks Cash benefit paid during the Contract Year, whichever is less.
8. A GreenBacks Cash Option Benefit will apply to only those covered appliances, as based on the Home Protection Plus service package selected by the customer at the time of enrollment or renewal in the program.
9. GreenBacks Cash Allowance payments are limited to \$2,500 per calendar year.

### Greenbacks Cash Option – Schedule of benefits

Furnace .....	\$ 750
Boiler.....	\$ 750
Central Air Conditioner .....	\$ 750
Refrigerator.....	\$ 500
Water Heater (tank-type).....	\$ 300
Range/Oven/Wall oven .....	\$ 300
Clothes Washer.....	\$ 300
Clothes Dryer.....	\$ 300
Dishwasher .....	\$ 300
Chest or Upright Freezer .....	\$ 250
Vented Gas Logs .....	\$ 250
Cooktop.....	\$ 150
Microwave.....	\$ 125
Auxiliary Space Heater.....	\$ 125

Home Protection Plus from DTE Gas Company, is not regulated by the Michigan Public Service Commission. Appliance repair programs may be available from other providers.

Provided that you have not received service, you may cancel your Home Protection Plus without penalty for up to 10 days after enrollment.

Your regulated utility rates and the conditions of your utility service are not affected by your enrollment and participation in Home Protection Plus, or by your decision to use the services of another provider.

For service requests, coverage questions or any other program information, please call **800.556.0011**.

For information on additional appliance service coverage or other services available, visit our website at **[hpps-services.com](http://hpps-services.com)**.



**DTE**