

# Sell with Confidence. It's IDEAL.



Sell your home for top dollar and sell it faster. Protect your home and budget from unexpected repairs.



Protect yourself and your property with listing coverage when you provide the IDEAL WARRANTY to the buyers.



### Peace Of Mind

Don't worry about the HVAC or appliances breaking and the expensive cost to repair them. Protect your budget from the unexpected



### Convenience

Just a single phone call covers all repairs on your covered items.



### Choose Your Own Contractor

Choose your own licensed contractor for all of your covered repairs or use one of our recommended providers.



### Reduce Liability

Reduce the risk you'll be asked to reimburse the buyer for a home component failure after closing.

The National Home Warranty Association conducted a national survey which showed that homes with a home warranty:

**15%**

Sold Faster

**29%**

Greater chance of home sold vs home marketed without a home warranty



**Sellers** can protect their home with included listing coverage while providing the buyer peace of mind.

**Buyers** will receive a FREE 1-Year \$599 Gold Home Warranty Plan when you purchase a home with an IDEAL AGENT®.

### The Gold Plan

The Gold Plan provides peace of mind with sensible coverage that fits most budgets.

### The Platinum Plan

The Platinum Plan includes all of the major home systems and appliances covered by the Gold Plan as well as those that might be easily overlooked.

### The Elite Plan

The Elite Plan includes all of the major home systems and appliances covered by the Gold & Platinum Plan plus many other coverage options providing the highest level of protection for added security from unexpected repairs.

COVERAGE	GOLD/ SELLERS	PLATINUM	ELITE
Central Air System	●	○	●
Central Heat System	●	○	●
Duct Work	●	○	●
Dishwasher	●	○	●
Garbage Disposal	●	○	●
Microwave	●	○	●
Oven, Range, and Cooktop	●	○	●
Water Heaters	●	○	●
Sump Pump	●	○	●
Polybutylene Piping	●	○	●
Electrical	●	○	●
Kitchen Refrigerator (Buyers Only)	●	○	●
Trash Compactor		○	●
Humidifiers/Dehumidifiers		○	●
Electronic Air Filters		○	●
Shower Heads		○	●
Faucets and Fixtures		○	●
Ceiling and Attic Fans		○	●
Water Softner		○	●
Sewer Ejector Pumps		○	●
Geothermal HVAC		○	●
Clearing of Line Stoppages		○	●
Hydro Jetting			●
Service Call Fee	\$100	\$75	\$60

ADDITIONAL COVERAGE IF SELECTED	GOLD/ SELLERS	PLATINUM	ELITE
Home Inspection Service Coverage	\$70	\$70	●
Nondetected Pre-existing Conditions	●	○	●
Permits & Code Violations	●	○	●
Improper Installation	●	○	●
Removal of Defective Equipment	●	○	●
Refrigerant Recapture and Disposal	●	○	●
Garage Door Opener(s)	\$40	\$40	●
Central Vacuum	\$45	\$45	●
Clothes Washer/Dryer	\$80	\$80	●
Kitchen Refrigerator Ice Maker	\$40	\$40	●
Stand-Alone Ice Maker	\$40	\$40	\$40
Additional Refrigerator/Freezer	\$50	\$50	\$50
Well Pump	\$85	\$85	\$85
Swimming Pool/Spa Equipment	\$165	\$165	\$165
Freestanding Spa Equipment	\$150	\$150	\$150
Salt Water Pool Circuit Board & Cell		\$250	\$250
Service Call Fee	\$100	\$75	\$60

# HOME PROTECTION PLAN APPLICATION



## HOW TO ORDER IDEAL WARRANTY

Online Orders: [idealwarranty.com](http://idealwarranty.com)

Email Orders: [orders@idealwarranty.com](mailto:orders@idealwarranty.com)

### Single Family Home (call for 5,000 to 10,000 sq. ft.)

Elite Plan (\$60 Service Call Fee)	\$780 \$ _____
Platinum Plan (\$75 Service Call Fee)	\$650 \$ _____
<b>Gold Plan (\$100 Service Call Fee)</b>	<b>\$599 \$ _____</b>
New Construction (years 2-4 / Platinum Plan)	\$715 \$ _____
Condominium (Gold Plan)	\$499 \$ _____

### Listing Coverage for Home Seller Basic Coverage (Gold Plan)

Basic Coverage w/HVAC (Gold Plan)	\$75 \$ _____
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### Added Options for Home Buyer

Stand-Alone Ice Maker	\$40 \$ _____
Additional Refrigerator/Freezer	\$50 \$ _____
Well Pump	\$85 \$ _____
Swimming Pool/Spa Equipment	\$165 \$ _____
Freestanding Spa Equipment	\$150 \$ _____
Salt Water Pool Circuit Board & Cell	\$250 \$ _____

### Added Options for Home Buyer

#### Choosing Gold or Platinum Plans

Home Inspection Coverage Option	\$70 \$ _____
Kitchen Refrigerator Ice Maker	\$40 \$ _____
Central Vacuum System	\$45 \$ _____
Garage Door Opener(s)	\$40 \$ _____
Clothes Washer/Dryer	\$80 \$ _____

**Total Fees Due At Closing** \$ \_\_\_\_\_

### Multi Unit Platinum Plan (\$75 Service Call Fee)

Duplex	\$945 \$ _____
Triplex	\$1,100 \$ _____
Fourplex	\$1,380 \$ _____

### Multi Unit Gold Plan (\$100 Service Call Fee)

Duplex	\$865 \$ _____
Triplex	\$940 \$ _____
Fourplex	\$1,160 \$ _____

### Property Covered

Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### Home Seller Information

Listing Date \_\_\_\_\_  
Name \_\_\_\_\_

### Home Buyer Information

Closing Date \_\_\_\_\_  
Name \_\_\_\_\_  
Phone (\_\_\_\_) \_\_\_\_\_ Email \_\_\_\_\_  
Mailing Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### Agent Information

Office Name \_\_\_\_\_  
Office Phone (\_\_\_\_) \_\_\_\_\_ Office Fax (\_\_\_\_) \_\_\_\_\_  
Agent Name \_\_\_\_\_  
Phone (\_\_\_\_) \_\_\_\_\_ Email \_\_\_\_\_

### Closing Information

Company \_\_\_\_\_  
Phone (\_\_\_\_) \_\_\_\_\_ Fax (\_\_\_\_) \_\_\_\_\_  
Email \_\_\_\_\_

## ACKNOWLEDGMENT

THIS IS NOT A SERVICE CONTRACT. IT IS AN APPLICATION FOR A SERVICE CONTRACT SUBJECT TO APPROVAL BY THE ADMINISTRATOR. I UNDERSTAND THAT I WILL RECEIVE A SERVICE CONTRACT BASED ON THIS APPLICATION THAT REFLECTS THE COVERAGES AND OPTIONS SELECTED HEREIN. I understand that purchase of the residential Service Contract is optional and that I may purchase similar coverage through another residential service company or insurance company authorized to engage in business in the state.

I understand the plan fee includes the full amount of fees due and payable, both to IDEAL HOME WARRANTY for administration and provision of service, as well as to real estate brokers/agents for services of providing information regarding you and your home. This information will be only used in connection with administration of a service contract and will not be shared with any third party.

Florida Only: I elect to purchase a Lyndon Southern Insurance Company Residential Service Contract for the applicable unit at the cost listed on this application, which is due and payable at closing.

### FULL NAME & SIGNATURE OF PURCHASER

Name: \_\_\_\_\_  
Signature: \_\_\_\_\_

## TERMS AND CONDITIONS

Please refer to the full home protection plan provisions for complete information

### SAMPLE EXCLUSIONS AND LIMITATIONS

1. Covered Items or Parts and Components that were not in proper working order on the Contract sale date (i.e. pre-existing conditions). If the Home Inspection-Related Services Option was selected and a home inspection was performed within ninety (90) days of the Contract sale date, pre-existing conditions will be covered according to the stipulations.
2. Costs of correcting faulty workmanship, improper installation, or any failure or damage caused by improper installation to any Covered Item by any person or party, either before or after issuance of this Contract. If the Home Inspection-Related Services Option was selected and a home inspection was performed within ninety (90) days of the Contract sale date, these failures will be covered according to the stipulations.
3. The costs of disposing of any replaced Covered Items or Parts and Components, coolant recovery fees, or other environmental fees or charges. If the Home Inspection-Related Services Option was selected and a home inspection was performed within ninety (90) days of the Contract sale date, these costs will be covered according to the stipulations.
4. The cost of correcting any code violations (local, state, or federal), upgrades to any Covered Item made necessary because of code violations, or costs of obtaining permits. If the Home Inspection-Related Services Option was selected and a home inspection was performed within ninety (90) days of the Contract sale date, these costs will be covered according to the stipulations.
5. Defects in any Covered Item or their Parts and Components due to the manufacturer's errors or improper construction.
6. Any Operational Failure covered by any other collectible insurance, homeowner insurance policy, warranty, guarantee, or other coverage available to You.
7. Any Operational Failure that occurred prior to the non-timely receipt of payment of Contract fees.
8. Any repair or replacement that has not received prior authorization from the Administrator. This exclusion does not apply to Emergency Repairs.
9. Damage caused by fire; wind; freezing; hail; sleet; snow; ice or water back-up due to ice; explosions; riots; civil commotion; aircraft; vehicles; smoke; vandalism; malicious mischief; glass breakage; theft; burglary; falling objects; weight of ice or snow; discharge of water or steam from plumbing, heating, air conditioning systems, or appliances; war or any act of aggression; acts of God; accidents due to negligence or misuse; nuclear contamination; flood; surface water; waves or tidal waves; earthquakes; landslides; mud flows; seepage; rot; dry rot; condensation; lightning; or destruction caused by rodents, termites, insects or vermin.
10. Damage that does not cause Operational Failure to any of the Parts and Components of Covered Items.
11. Failure due to rust, sediment, or corrosion, except as otherwise indicated.
12. Electrical surges, excessive or inadequate voltage, power failure or shortage, electricity generators, or damage caused by electricity generators.
13. Conditions of excessive, low, reduced, or insufficient water pressure or water flow; water line blockages; mechanical failures resulting from lack of water; repair of piping damage caused by screws, nails, or vegetation roots; digging new/deeper wells or redrilling wells; shared water wells; hydro-jetting; discolored or impure water.
14. Any systems damage or malfunction due to lack of capacity, failure to maintain the temperature in the Residence above freezing, or incorrect use or contamination of fuel or energy.
15. Damage to the physical structure of the Residence including, but not limited to, bearing walls, walls, roof, roof supports, structural floor base, foundation or slabs, and ceilings except where specifically identified as covered.
16. Costs associated with cosmetic texture, paint, or tile work or any other repairs to walls, floors, or ceilings, beyond returning them to a rough finish condition after repairs to plumbing or ducts.
17. Fees associated with new installation hook-ups to city or municipal sewage systems or other utilities.
18. Covered Items or any Parts and Components that have been abused, misused, or used to perform unusual or abnormal functions.
19. Cabins, boarding houses, dormitories, fraternities, sororities, other cooperatives, mobile homes not permanently attached and without metered utilities, and apartments with written leases less than one (1) year.
20. Any incidental or consequential property damage, including but not limited to damage to automobiles or clothing.
21. Lost time, lost data, or failure to provide timely service due to conditions beyond Our control, including, but not limited to, part or equipment delays and labor difficulties.
22. Any of the following, except as otherwise indicated elsewhere in this Contract: Cabinetry, light bulbs, plastic, porcelain or enamel parts, finishes, knobs, dials, hinges, lock and key assemblies, handles, racks, baskets, probes or rotisseries, or trim or other appearance parts.
23. Portable units.
24. Temporary repairs not intended to fully resolve the cause of Operational Failure.
25. System resets, maintenance, maintenance inspections, cleaning, lubrication services, pumping of septic tanks, capacity increases for any system, or adjustments of covered property.
26. Food spoilage.
27. Commercial structures or space and any properties where commerce occurs.
28. Commercial equipment and equipment that services commercial space, even if it simultaneously services covered residential unit(s).
29. Leased, rented, or custom-built systems or equipment.
30. Costs associated with the installation or delivery of kitchen appliances.
31. Equipment, Covered Items, or systems that are owned by a condominium association, designated for use in condominium common areas, or that serve more than one (1) condominium unit.
32. Detached garages, garages not sharing a wall with the dwelling, or garages attached to the dwelling only by roofing.
33. Out buildings, site improvements, or any grounds surrounding the Residence.
34. Any Exterior system or equipment, including the Exterior of condominiums, as well as any systems or equipment located outside the Perimeter. This exclusion does not apply to covered pool/spa equipment, water well pumps, or air conditioning units resting on man-made flooring outside the Perimeter.

### HOME INSPECTION-RELATED SERVICES OPTION

Although a home inspection is not required, it is recommended that you have a professional home inspection prior to closing your home. While pre-existing conditions are not covered by the IDEAL HOME WARRANTY protection plan, the Home Inspection-Related Services Option addresses non-detected pre-existing conditions, improper installations, and code violations. Because this portion of coverage is based on the written home inspection, a copy of the home inspection report may be required. Always consider our Home Inspection-Related Services Option when ordering your protection plan.

### DECLINING COVERAGE

The client/customer acknowledges that a protection plan has been offered and explained. The client/customer understands the value and coverage of the protection plan and declines the option of purchasing the protection plan on this home. Furthermore, the client/customer agrees to hold the Broker and Broker's agents harmless in the event that any item within the home malfunctions which would have been covered by this protection plan.

Client/Customer Name: \_\_\_\_\_

Client/Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## TERMS AND CONDITIONS

Please refer to the full home protection plan provisions for complete information

The sample terms and conditions listed here are not a service contract. Please read the following sample sections in order to understand what each contract covers. Coverage will vary based on the plan and options selected.

### COVERAGE

Lyndon Southern Insurance Company is contractually obligated to **You** to provide service under this **Contract** where in accordance with, and as allowed by, state law. **This is not an insurance policy. This agreement is not a Contract of Insurance or a Warranty subject to the Federal Magnuson-Moss Act. The rate charged for this Contract is not subject to regulation by the Florida Office of Insurance Regulation.**

It is hereby agreed that Lyndon Southern Insurance Company, in consideration of the fee(s) paid, will provide coverage for the authorized repair or replacement of the **Covered Items** described in this **Contract**, when such **Covered Items** become inoperative due to **Operational Failure** during coverage periods. This **Contract** is subject to the limitations and provisions as set forth herein and any amendatory endorsements attached hereto. The **Administrator** assumes no obligation or liability that does not appear in this **Service Contract**. Please refer to the certificate of coverage for **Your** name, covered **Residence** address, coverage dates, coverage plan, options, and fees.

**This Contract may not provide listing period coverage free of charge. This Contract may not exclude coverage because of the presence of rust or corrosion unless the rust or corrosion was a contributing cause of the breakdown or failure of a covered appliance, unit or system.**

**Please Note: Florida law prohibits providing Seller Coverages free of charge.** If a home sale does not occur (i.e., the 6 month listing period expires or terminates), **Administrator** will bill and collect any unpaid seller coverage fees from the seller. If close of sale occurs, and seller/buyer product was ordered at time of listing, all fees must be paid at time of closing to activate contract coverage for the buyer. **Administrator** will bill and collect any unpaid seller coverage fees.

1. Warranty Global Group, Inc. will provide coverage for the authorized repair or replacement of covered items described in the contract, when such covered items become inoperative due to operational failure due to normal wear and tear during coverage periods. Some important information - covered property must:

- A. Be located within the interior of the home or attached garage (with exception of the exterior well pump/grinder, air conditioner and pool/spa equipment, if selected)
- B. Be properly installed and
- C. Be in good working order on the effective date of your contract.

(Note: See "Home Inspection-Related Services" for amendments to these requirements.)

2. Available contracts cover single family resale homes, condominiums, mobile homes permanently attached with metered utilities, and townhomes that are used for residential purposes only.

3. We have the sole right to determine if covered items or any of their parts and components should be repaired or replaced. In the event of repairs, non-original manufacturer's parts may be used to make repairs, at our discretion. In the event of replacement, we will provide for replacement with parts and components or equipment of similar dimensions and like kind and quality, but not necessarily with the same brand, color, or custom features. If a covered item is non-repairable due to the operational failure of parts and components that are unavailable, we are not responsible for replacement of the entire covered item; we will be obligated only to make a reasonable payment based upon the value of installing comparable parts and components that are available, subject to any per occurrence or aggregate maximums. You and the repair technician shall provide us with sufficient information as to the cause and nature of the occurrence, as well as other pertinent information relating to the claim to the best of your knowledge and belief. This information may also include estimates relating to repair or replacement of the parts and components that failed. We reserve the right to request additional opinion(s). **We must speak with the technician and authorize and approve all work prior to repairs for coverage to apply, except in the case of emergency repairs.**

### CUSTOMER SERVICE

When service is needed, please call **1-800-944-3858**, Monday through Friday, 8 am – 7 pm Central Standard Time. Outside of these hours or on holidays, you will be able to leave a voice mail message twenty-four (24) hours per day, seven (7) days per week. Provided you call us during our regular business hours, we will attempt to contact an authorized representative and arrange a service call within two (2) business days. If you call outside our business hours, we will begin this process within two (2) business days from the start of the next business day.

If emergency repairs (repairs necessary outside our business hours that are due to the loss of heating or cooling, loss of plumbing, substantial loss of electrical service, or any other conditions that render a dwelling uninhabitable) are necessary, you are responsible for providing authorization to the technician. In such a case, you must pay for any expenses and seek reimbursement from us. You shall give notice to us of any occurrence of any failure that may be covered by us within 48 hours of discovery. You shall take every precaution to protect the property from further damage until the necessary repair or replacement is authorized by us and is completed. You must notify us of any operational failure prior to actual repair or replacement. We shall not be liable for any costs unless said notice is given prior to the expiration of your coverage, regardless of when the operational failure occurred.

For all covered repairs on each trade service call, you will pay a deductible, or the actual cost of the repair, whichever is less, to the service provider. The deductible is \$100.00 for Gold contract holders, \$75 for Platinum contract holders, or \$60 for Elite contract holders. If a covered repair is required on the same covered property as a prior claim that occurred within the last thirty (30) days, we agree to waive your obligation to pay this deductible for that service call. If no operational failure or other defect covered by your contract is discovered or repaired during a service call, you are responsible for the entire service call fee. You will also pay the service call fee for each call dispatched in events such as the following: you fail to be present at the scheduled time of the trade service call, you cancel a call when technician is in route to your home, or you cancel a call after the technician has already arrived at your home. Your payment must be made prior to completion of each service call, including trade service calls where coverage was granted, excluded, limited, or denied in whole or in part. We have the option to suspend a contract for non-payment of deductibles or service call fees until such time as payment is received.

### CANCELLATION

**You** may cancel this **Service Contract** at any time by notifying the **Administrator** in writing. This notification must include **Your** name, address, contract number, date, and signature. If the **Administrator** receives **Your** written request to cancel this **Contract** within the first ten (10) days after purchase of this **Contract**, **Your** refund will be one hundred percent (100%) of the gross premium paid by **You**, less the cost of any claims paid and an administrative fee not to exceed five percent (5%) of the gross premium paid by **You**. If the **Administrator** receives **Your** written request to cancel this **Contract** after ten (10) days from purchase of this **Contract**, **Your** refund will be based upon ninety percent (90%) of the unearned pro rata premium, less the cost of any claims paid. Pro rata refunds are determined by multiplying the amount **You** paid for this **Service Contract** by the following: the number of covered days remaining on the **Service Contract** divided by the original number of covered days.

**NOTE:** If **Your Residence** retains a warranty from the builder or has not been occupied prior to the **Contract** sale date, **You** will receive a full refund if cancellation occurs prior to the beginning of the **Contract** term. Transferred **Service Contracts** are not eligible for cancellation refunds.

### TRANSFER / RENEWAL

**TRANSFERS:** Transfer rights vary, but generally, if ownership and legal title of the covered residence is transferred during the contract term, the coverage afforded under the terms and conditions of your service contract may be transferred to the new home owner for the remainder of the contract term. You must notify the administrator of the transfer of ownership in writing and must include the following: a transfer fee of \$40 and the name of the new owner. The assignee takes the contract on the same terms, conditions and expiration date as the assignor. Call 1-800-944-9069 to request a transfer of coverage form.

**RENEWALS:** Contracts may be renewed at the sole discretion of the administrator. In that event, you will be notified of the plan fee and terms for the renewal.

### LIMITS OF LIABILITY

The total of all benefits that will be paid will not exceed \$25,000.00. Coverage is limited to \$1,500.00 per covered item for Gold and Platinum contracts and \$2,500.00 for Elite contracts, except as specifically indicated otherwise. If we decide to replace a covered item, yet you request that covered item be repaired instead, we will honor that request, but the individual coverage limit for that covered item will be considered met for the remainder of the contract term, once the requested repair is complete. Once the aggregate limit of liability for the life of your contract has been reached, your contract and all benefits, including transfer and cancellation rights, terminate.

## TERMS AND CONDITIONS

Please refer to the full home protection plan provisions for complete information

### GOLD COVERAGE

#### 1 CENTRAL HEAT SYSTEM (Seller Coverage Optional)

**COVERED:** Furnace unit and heat pump, accessible ductwork, fireplace gas burner unit, and thermostat controlling equipment for furnace and air conditioner.

**NOTE:** We will pay no more than \$5,000.00 under this section per **Contract** term. Additionally, We will pay no more than \$1,500.00 per **Contract** term for access, diagnosis, and repair or replacement of any glycol system, self-contained package unit, or domestic hot water system (boiler).

**NOT COVERED:** All coal and wood burning equipment, conversions from coal to gas or coal to oil systems, oil storage tanks, fuel oil lines, radiant floors and all its components, space heaters, chimneys, fireplaces, flue liners, air filters, gas logs, non-ducted heaters, humidifiers, dehumidifiers and electronic air filtering devices, attic and exhaust fans, geo-thermal systems, or failures due to rust, sediment, or corrosion.

#### 2 CENTRAL AIR SYSTEM (Seller Coverage Optional)

**COVERED:** Central air unit not to exceed 5 tons, refrigerated and evaporative cooler, heat pump(s), water cooling storage tanks, and thermostat controlling equipment for furnace and air conditioner.

**NOTE:** We will pay no more than \$5,000.00 under this section per **Contract** term. We will pay no more than \$20.00 per pound for refrigerant. Additionally, We will pay no more than \$1,500.00 per **Contract** term for access, diagnosis, and repair or replacement of any self-contained package unit.

**NOT COVERED:** Geo-thermal systems or failures due to rust, sediment, or corrosion, window units, portable swamp coolers, or any other device not permanently mounted and ducted.

#### 3 DUCTWORK (Seller Coverage Optional)

**COVERED:** Ducts from heating or cooling unit to point of attachment at registers or grills, flex ductwork, and costs related to accessing ductwork through unobstructed walls, ceilings, or floors.

**NOTE:** In the event of a covered claim requiring ductwork, We will cover costs to return the access opening to a rough finish condition. We will pay no more than \$500.00 per **Contract** term for concrete encased ductwork.

#### 4 PLUMBING

**COVERED:** Piping: gas, hot and cold water, drain and waste lines, vent, branch and riser lines. Plumbing Component Parts: wax ring seals, trip levers, risers, and in-line shut-off or supply valves leading into sinks, toilets, or tubs. Sump Pumps: All **Parts and Components** of the primary unit, except those listed below. Whirlpool: motors and jets. Other: costs related to accessing plumbing systems through unobstructed walls, ceilings, or floors.

**NOTE:** In the event of a covered claim requiring plumbing work, We will cover costs to return the access opening to a rough finish condition. We will pay no more than \$500.00 per **Contract** term for concrete encased plumbing. We will pay no more than \$500.00 per **Contract** term for repairs or replacements due to polybutylene line leaks.

**NOT COVERED:** Water filters; waste water filters; water purification systems; water softeners; lines, pipes, or connectors belonging to covered pumps; grinder pumps and ejector pumps; any water well system; shower base pans; shower enclosures or doors; sinks; instant hot water devices; fixtures; faucets; shower heads; drain tile; iron filters; lawn sprinkler systems; drain fields; leach beds; cesspools; energy conservation unit flues and vents; saunas; standalone jacuzzi-type tubs; whirlpool tubs; main body of bathtub enhancement units; main body; caulking; grout; tiles; aerator systems for treating sewage and aerator system components; or failures due to screws, nails, vegetation roots, rust, sediment, or corrosion.

#### 5 ELECTRIC

**COVERED:** Wiring main service panel, sub-panels, receptacles, outlets, switches, fuse boxes, breakers, and electric wiring to central heating and cooling systems.

**NOTE:** We will pay no more than \$500.00 per **Contract** term for repairing or replacing the wiring main service panel.

**NOT COVERED:** Door bell system; lighting fixtures; ceiling fans and fixtures commonly known as chandeliers; audio/video surveillance systems; intercom systems; monitors working in conjunction with the doorbell system; telephone wiring; hobby items; generators or other items that are gas-fueled, oil fueled, battery-powered, or considered antique (50 years of age or older).

#### 6 WATER HEATERS

**COVERED:** Electric, Gas, or Tankless Water Heaters: All **Parts and Components**.

**NOT COVERED:** Oil, solar, or solar-assisted water heating units; units with a capacity of over 100 gallons; or failures due to rust, sediment, or corrosion.

#### 7 KITCHEN REFRIGERATOR (Buyer Coverage Only)

**COVERED:** All **Parts and Components**, except those listed below. Coverage is limited to one (1) kitchen unit only.

**NOT COVERED:** Icemakers, ice crushers, water and ice dispensers, shelves, thermal shells, and doorliner.

#### 8 DISHWASHER

**COVERED:** All **Parts and Components**, except those listed below. Coverage is limited to one (1) kitchen unit only.

**NOT COVERED:** Rollers.

#### 9 FOOD WASTE DISPOSER

**COVERED:** All **Parts and Components**. Coverage is limited to one (1) kitchen unit only.

**NOT COVERED:** Stoppage, damage, or failure caused by material other than food.

#### 10 COOKING RANGE/OVEN/COOKTOP

**COVERED:** All **Parts and Components**, except those listed below. Coverage is limited to one (1) kitchen unit only.

**NOT COVERED:** Box, door glass, lights, rotisseries, timers that do not affect the functions of the oven, sensi-heat burners, filters, and magnetic induction ranges/ovens/cooktops. Cracking of glass-top ranges or cooktops.

#### 11 OVER THE RANGE OR BUILT-IN MICROWAVE

**COVERED:** All **Parts and Components**, except those listed below. Coverage is limited to one (1) kitchen unit only.

**NOT COVERED:** Door glass, cavity lining, clocks, lights, shelves, rotisseries, meat probe assemblies, countertop microwaves.

### PLATINUM COVERAGE

In addition to the coverage listed above, the following coverage is provided under Platinum and Elite home buyer contracts.

#### 1 CENTRAL HEAT SYSTEM

**COVERED:** Furnace unit and heat pump, accessible ductwork, fireplace gas burner unit, and thermostat controlling equipment for furnace and air conditioner, permanently mounted non-ducted heaters, humidifiers, dehumidifiers, electronic air filtering devices, and attic and exhaust fans.

**NOTE:** We will pay no more than \$5,000.00 under this section per **Contract** term. Additionally, We will pay no more than \$1,500.00 per **Contract** term for access, diagnosis, and repair or replacement of any glycol system, self-contained package unit, or domestic hot water system (boiler), or geo-thermal system. **Only for failures due to rust, sediment, or corrosion:** (a) We will pay no more than \$1,000.00 per **Contract** term, (b) no coverage will be provided for units older than thirteen (13) years, measured from the unit manufactured date, and (c) no coverage will be provided within the first thirty (30) days from the effective date of this **Contract**.

**NOT COVERED:** All coal and wood burning equipment, conversions from coal to gas or coal to oil systems, oil storage tanks, fuel oil lines, radiant floors and all its components, space heaters, chimneys, fireplaces, flue liners, air filters, gas logs.

#### 2 CENTRAL AIR SYSTEM

**COVERED:** Central air unit not to exceed 5 tons, refrigerated and evaporative cooler, heat pump(s), water cooling storage tanks, and thermostat controlling equipment for furnace and air conditioner, and attic and exhaust fans.

**NOTE:** We will pay no more than \$5,000.00 under this section per **Contract** term. We will pay no more than \$20.00 per pound for refrigerant. Additionally, We will pay no more than \$1,500.00 per **Contract** term for access, diagnosis, and repair or replacement of any self-contained package unit or geo-thermal system. **Only for failures due to rust, sediment, or corrosion:** (a) We will pay no more than \$1,000.00 per contract term, (b) no coverage will be provided for units older than thirteen (13) years, measured from the unit manufactured date, and (c) no coverage will be provided within the first thirty (30) days from the effective date of this **Contract**.

## TERMS AND CONDITIONS

Please refer to the full home protection plan provisions for complete information

**NOT COVERED:** Well pump and well pump components for geothermal or water source heat pumps, window units, portable swamp coolers, or any other device not permanently mounted and ducted.

### 3 PLUMBING

**COVERED:** Piping: gas, hot and cold water, drain and waste lines, vent, branch, and riser lines. Plumbing Component Parts: fixtures, faucets, shower heads, toilets, and tubs, as well as wax ring seals, trip levers, risers, and in-line shut-off or supply valves leading into sinks, toilets, or tubs. Sump Pumps: all **Parts and Components** of the primary unit, except those listed below. Whirlpool: motors and jets. Sewage Removal Pump: All **Parts and Components**, except those listed below. Coverage is limited to one (1) ejector pump unit or one mounted grinder pump unit only. Domestic Water Softeners: All **Parts and Components**. Other: costs related to clearing septic and drain line stoppages, and costs related to accessing plumbing systems through unobstructed walls, ceilings, or floors.

**NOTE:** In the event of a covered claim requiring plumbing work, **We** will cover costs to return the access opening to a rough finish condition. **We** will pay no more than \$500.00 per **Contract** term for concrete encased plumbing. **We** will pay no more than \$500.00 per **Contract** term for repairs or replacements due to polybutylene line leaks. If a sewer cable can clear a septic or drain line stoppage through an existing, accessible ground-level clean-out point, such as the main line, removable p-trap (branch line), or the drain line to the street, **We** will cover the cost of the sewer cable service, subject to the terms and conditions herein.

**NOT COVERED:** Water filters; waste water filters; water purification systems; lines, pipes, or connectors belonging to covered pumps; any water well system; shower base pans; shower enclosures or doors; sinks; instant hot water devices; drain tile; iron filters; lawn sprinkler systems; drain fields; leach beds; cesspools; energy conservation unit flues and vents; saunas; standalone jacuzzi-type tubs; whirlpool tubs; main body of bathtub enhancement units; main body; caulking; grout; tiles; aerator systems for treating sewage and aerator system components; septic or drain-line stoppages that cannot be cleared with a sewer cable through an existing, accessible ground-level clean-out point; or failures due to screws, nails, vegetation roots, rust, sediment, or corrosion.

### 4 ELECTRIC

**COVERED:** Wiring main service panel, sub-panels, receptacles, outlets, switches, fuse boxes, breakers, and electric wiring to central heating and cooling systems, doorbell, and permanently mounted lighting fixtures and ceiling fans.

**NOTE:** **We** will pay no more than \$500.00 per **Contract** term for repairing or replacing the wiring main service panel.

**NOT COVERED:** Fixtures commonly known as chandeliers; audio/video surveillance systems; intercom systems; monitors working in conjunction with the doorbell system; telephone wiring; hobby items; generators or other items that are gas-fueled, oil fueled, battery-powered, or considered antique (50 years of age or older).

### 5 WATER HEATERS

**COVERED:** Electric, Gas, or Tankless Water Heaters: All **Parts and Components**.

**NOTE:** For failures due to rust, sediment, or corrosion, no coverage will be provided within the first thirty (30) days from the effective date of this **Contract**.

**NOT COVERED:** Oil, solar, or solar-assisted water heating units; units with a capacity of over 100 gallons.

### 6 TRASH COMPACTOR

**COVERED:** All **Parts and Components**, except those listed below. Coverage is limited to one (1) kitchen unit only.

**NOT COVERED:** Removable buckets.

### ELITE COVERAGE

The following items are covered under Elite home buyer contracts. These items are optional coverage for Gold and Platinum home buyer contracts.

#### 1 HOME INSPECTION-RELATED SERVICES

**COVERED:** Pre-Existing Conditions: **We** will cover **Covered Items** or **Parts and Components** that were not in proper working order on the **Contract** sale date, if not detected during the home inspection. Permits: **We** will cover costs for obtaining permits, up to \$250.00 per occurrence. Code Violations: **We** will pay up to \$250.00 per **Contract** term to correct code violations or for upgrades to **Covered Items** made necessary because of code violations. Improper Installation, Repairs, or Modifications: **We** will pay up to \$1,000.00 per **Contract** term to repair or re-

place **Covered Items** that were improperly installed, repaired, or modified prior to or during the **Contract** term, if not detected during the home inspection. Removal of Defective Equipment: **We** will cover costs to dispose of any **Covered Items** or any **Parts and Components** of any **Covered Items** replaced under this **Contract**. Refrigerant Recapture, Reclamation, and Disposal: **We** will cover costs to dispose of any replaced refrigerant, not to exceed \$20 per pound or \$250, whichever is less. **NOTE:** In order for this coverage to apply, a written home inspection must be performed within ninety (90) days of the **Contract** sale date. Coverage applies only to **Covered Items** listed in this **Contract**, and in no case shall coverage for any **Covered Item** exceed any applicable limit.

#### 2 CLOTHES WASHER AND DRYER

**COVERED:** All **Parts and Components**, except those listed below.

**NOT COVERED:** Venting, lint screens, rails, plastic mini-tubs, soap dispensers, and filter screens.

#### 3 GARAGE DOOR OPENER

**COVERED:** All **Parts and Components**, including touch pads, transmitters, hinges, and springs.

**NOT COVERED:** Remote controls, garage door.

#### 4 CENTRAL VACUUM

**COVERED:** Motor, relay, switches, and wiring.

**NOTE:** **We** will pay no more than \$400.00 per **Contract** term for access, diagnosis, and repair, or replacement.

**NOT COVERED:** Attachments, hoses, panels, powerhead assembly, secondary units, and structural components. Clogged lines.

### AVAILABLE OPTIONS FOR GOLD, PLATINUM & ELITE COVERAGES

#### 1 ALL SWIMMING POOL/SPA EQUIPMENT OPTIONS

**COVERED:** All **Parts and Components** of the heating, pumping and filtration system, blower, pool sweep motor, and pump. The Salt Water Pool Equipment option provides coverage for the salt water pool circuit board and cell.

**NOTE:** The Swimming Pool/Spa Equipment option provides coverage for a swimming pool and any covered **Parts and Components** that it shares with a spa. The Salt Water Pool Equipment option provides coverage for the salt water pool circuit board and cell only. If **Your** pool is a salt water pool, **You** must select and pay for both the Swimming Pool/Spa Equipment option and the Salt Water Pool Equipment option for full coverage of the components listed above to apply to **Your** salt water pool. If **Your** spa is a stand-alone spa, **You** must select and pay for the Stand-Alone Spa Equipment option for coverage to apply to **Your** stand-alone spa.

**NOT COVERED:** Lights; liners; concrete encased or underground electrical wiring; plumbing or gas lines; any mechanism used in association with a waterfall, fountain, or any other attachment not associated with the primary function of the covered equipment; structural defects; solar equipment; jets; fuel storage tanks; built-in or detachable cleaning equipment including pop-up heads, turbo valves, and stand-alone pool cleaning devices.

#### 2 STAND-ALONE ICE MAKER

**COVERED:** All **Parts and Components** of a freestanding or under the counter ice maker that is not incorporated into a refrigerator or freezer, except those listed below. Coverage is limited to one (1) kitchen unit only.

**NOT COVERED:** Ice crusher, plastic buckets, thermal shells, doorliner.

#### 3 ADDITIONAL REFRIGERATOR OR FREEZER

**COVERED:** All **Parts and Components**, except those listed below. Coverage is limited to one (1) additional refrigerator or freezer unit, which is separate from the kitchen refrigerator covered in 3.7.

**NOT COVERED:** Icemakers, ice crushers, shelves, water and ice dispensers, thermal shells, doorliners, or walk-in freezers.

#### 4 WATER WELL PUMP

**COVERED:** All **Parts and Components** of the pump, motor, tank, and shaft.

**NOTE:** **We** will pay no more than \$1,200.00 per **Contract** term for access, diagnosis and repair, or replacement.

**NOT COVERED:** Above or underground piping, cable or electrical lines leading to and from the well pump, including those that are located within the well casing, well casings, pumps that service buildings other than the Residence, pressure switches not located on the pump-booster pumps, well pump and all well components for geothermal or water source heat pumps.